

The nexus of displacement, asset vulnerability and the Right to the City: the case of the
refugees and urban poor of Dar es Salaam, Tanzania

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Abstract

The nexus between rapid urbanisation and forced migration has in recent years manifested itself in a growing urban refugee phenomenon. The need for integrating the greater mobility of displaced populations with urban development is a humanitarian challenge as governments struggle to develop coherent policies to adequately meet the needs of both indigenous and refugee populations in urban areas. Understanding these needs and the livelihood strategies adopted by both populations are therefore of great importance. This thesis will specifically examine the asset vulnerability and livelihood strategies of the urban refugees and urban poor of Dar es Salaam using an asset vulnerability framework, while linking the framework to the concept of the Right to the City.

This dissertation investigates the adaptation strategies of the Tanzanian urban poor and urban refugees to livelihood challenges in Dar es Salaam, the primary city of Tanzania and one of the most rapidly growing cities in the world. The impacts of forced displacement are likely to be challenging for refugee populations as they struggle to adapt to new circumstances. However, the assertion that urban refugees are more vulnerable than their urban poor counterparts is often made as a generalisation and not enough research has been conducted on this topic to develop a robust theory. The research therefore aims to examine the levels of asset vulnerability of both the urban refugees and urban poor Tanzanians and how they claim their Right to the City. In analysing asset vulnerability through the research paradigm of the Right to the City, this research provides analysis of how poor households attempt to reduce their vulnerability, and the institutional factors which help them to succeed or fail in their attempts. This research found that while both groups exert great efforts in attempting to reduce their vulnerability, urban refugees are indeed more disadvantaged overall. In the absence of strong social networks, savings or regular income, they are forced to adopt some negative coping strategies.

This study adopts a case study approach and uses institutional analysis with the aid of the conceptual framework developed to examine the extent to which various government institutions and other stakeholders in Dar es Salaam foster an environment which reduces asset vulnerability and allows both groups to claim their Right to the City. The analysis in this research highlights the shortcomings of urban development planning and current refugee policies. The analysis indicates that many of the institutions lack any real vision or common

goal for what they are trying to achieve, and instead exist in silos which result in poorly developed policies and ineffective programmes.

Analysing the empirical evidence through the lenses of the Right to the City paradigm and asset vulnerability framework, this research reveals that providing more support to NGOs which work with urban refugees could greatly reduce their vulnerability. It also highlights clearly the linkages between asset vulnerability at the micro (household) and macro (city) levels, and how a negative feedback mechanism can develop in the absence of well-developed policies and strong institutions. Municipal and urban governance structures have the ability to create environments at the macro level which will result in less asset vulnerability at the micro level, and thereby increase the resilience of both the urban refugees and Tanzanian populations.

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List of abbreviations

AATZ	Asylum Access Tanzania
ASP	Afro – Shiari Party
CCI	Centre for Community Initiatives
CCM	Chama Cha Mapinduzi (Revolutionary Party)
CFMS	Centre for Forced Migration Studies
COO	Country of Origin
COHRE	Centre on Housing Rights and Evictions
COSTECH	The Tanzanian Commission for Science and Technology
CLEP	Commission for Legal Empowerment of the Poor
DART	Dar Rapid Transit
DAWASA	Dar es Salaam Water and Sewage Authority
DAWASCO	Dar es Salaam Water and Sewage Corporation
DRS	Department of Refugee Services
EMoT	Ezra Ministries of Tanzania
GoT	Government of Tanzania
IDPs	Internally Displaced People
IFRC	International Federation of the Red Cross
ILD	Institute of Liberty and Democracy
IMF	International Monetary Fund
INGO	International Non-Governmental Organisation
IRC	International Rescue Committee
MDGs	Millennium Development Goals
MFIs	Microfinance Institutions
MHA	Ministry of Home Affairs
MKURABITA	Mpango wa Kurasimisha Rasilimali na Biashara za Wanyonge (the Tanzanian Property and Business Formalisation Programme)
MLHHSD	Ministry of Lands, Housing and Human Settlements Development
NBS	National Bureau of Statistics
NEC	National Eligibility Committee
NGO	Non-Governmental Organisation
NHC	National Housing Corporation
NMC	National Milling Centre

PRS	Protracted Refugee Situation
REDESO	Relief to Development Society
RSD	Refugee Status Determination
RSRI	Refugee Self – Reliance Initiative
SACCO	Savings and Credit Cooperative Society
SAP	Structural Adjustment Programme
SUF	Slum Upgrading Facility
TANU	Tanganyika African National Union
TANESCO	Tanzania Electricity Supply Company Limited
TAFSUS	Tanzania Financial Services for Undeserved Settlements
TAREMINET	Tanzania Refugee and Migration Network
TCRS	Tanganyika Christian Refugee Service
TFUP	Tanzanian Federation of the Urban Poor
UDSM	University of Dar es Salaam
UNDP	United Nations Development Programme
UN–HABITAT	United Nations Human Settlements Programme
UNHCR	United Nations High Commission for Refugees
URT	United Republic of Tanzania
VICOBA	Village Community Bank
WAT-HST	WAT Human Settlements Trust

Thesis Main Text

“The right to the city should modify, concretize and make more practical the rights of the citizen as an urban dweller and user of multiple services. It would affirm on the one hand, the rights of users to make known their ideas on the space and time of their activities in the urban areas; it would also cover the right to the centre, a privileged place, instead of being dispersed and stuck in ghettos”

(Lefebvre, 2010 pg 34)

Chapter One: Introduction to the Research

1.1 Background

1.1.1 Research justification

The occurrence of large scale displacement has fluctuated through the years of the twentieth and twenty first centuries, with increased numbers during periods of violence (UNHCR, 2016c). Over the last decade or so, conflicts worldwide have become more frequent, with wars in Afghanistan, Iraq and most recently Syria causing millions to be displaced (UNHCR, 2013). This latest period of hostilities has coincided with two other salient developments; the increase of climate change induced natural disasters, and rapid urbanisation of the Global South, which is in some part a result of climate change where rural dwellers can no longer survive on lands affected by change. The result of this has been a maelstrom of displaced persons' often seeking refuge in urban areas, both as an escape from harm and an opportunity to build a better life; to exercise their Right to the City (O'Loughlen and McWilliams, 2017), as described in Lefebvre's quote above.

These developments are borne out by the figures, with 60% of Africa's population predicted to be living in urban areas by 2020 (Beall et. al., 2010). Many of these urbanites will also be refugees¹; according to the United Nations High Commissioner for Refugees (UNHCR) approximately 21.3 million people are currently under UNHCR mandate, with some 50% of those living in cities (UNHCR, 2015a). UNHCR (2016) also notes that in total there are currently 65.3 million people forcibly displaced worldwide; a staggering figure. This rapid urbanisation and displacement of populations is clearly visible in the urban setting; through poverty, inequality and social exclusion, and is explicitly manifested in the burgeoning slums across cities of the Global South. The inability of these often immiserated slum dwellers to access acceptable housing and adequate basic services remains arguably the biggest challenge to governments, humanitarian and development organisations, and alternative approaches to these issues are required if their lives are to be improved (Haysom and Loughna, 2013).

¹ In this study, the term 'refugee' is used not only for people with official refugee status, but asylum seekers who are still waiting for their refugee status determination, and unregistered forced migrants, who live in refugee like situations but have not applied for refugee status. Clear distinctions will be made between these legal categories when necessary throughout the text.

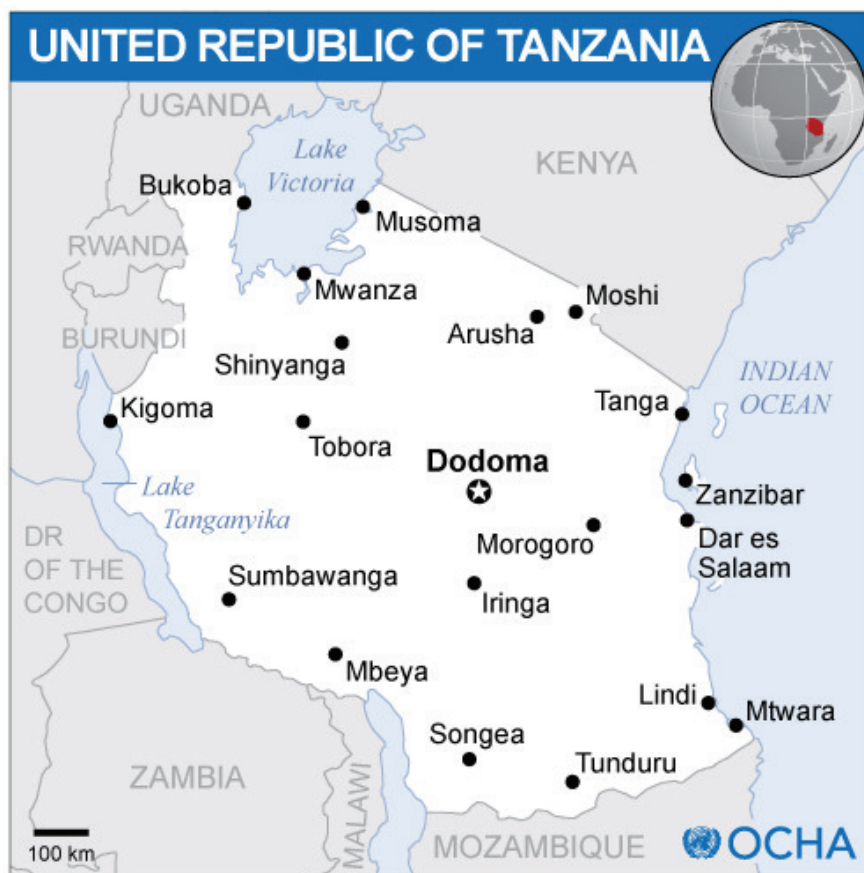
The encampment policy for refugees adopted throughout sub-Saharan African countries has resulted in numerous camps mushrooming across the continent (Crisp 2010), an example being the Daadab camp in North Western Kenya, the largest refugee camp in the world (UNHCR, 2015a). This camp was created in 1992 and now holds a population of 328,958 (as of 6th September 2016) and three generations of Somali refugees (UNHCR 2016c). When camps such as this were established, it was not envisioned that they would develop into the permanent structures that they have become (Crisp and Jacobsen 1998; Zetter and Long 2012; Crawford et. al 2015), with thousands of children being born inside the camps never knowing any other life. However, this trend is resulting in more and more refugees seeking independence and better opportunities in cities, with 58% of all refugees now residing in urban areas (Urban Refugees 2016). This often results in foregoing assistance from the United Nations High Commissioner for Refugees (UNHCR), which provides only a limited service in some urban areas to a small number of the displaced who have been granted official refugee status. Governments too are often loathe to allow refugees to live in urban areas, as shown in Nairobi in 2013, when the Kenyan Government issued a directive to return thousands of Somali refugees residing in the city back to the camps in Daadab and Kakuma (UNHCR 2016d). This directive was eventually overturned by the Kenya High Court after an appeal by the refugees.

The challenges for refugees arriving in new cities is enormous, and many end up living in the informal settlements alongside the established urban poor (Crisp et. al. 2012). Their displacement leaves them vulnerable, as often they leave behind valuable assets when fleeing. They are also without traditional social networks to depend on in times of crisis – they are stripped of not just financial but social and physical assets (Maria Pinto et. al 2014). Surveys conducted in various cities to date (such as the Sanctuary in the City Series conducted by the Overseas Development Institute) have uncovered that refugees and urban poor encounter many of the same problems due to lack of services and adequate infrastructure (Pavanello et. al. 2010; Haysom 2013). However, the growing urban population of refugees have to contend with added difficulties regarding legal status and problems such as racism, and so often remain hidden within the wider population in attempts to avoid detection.

This research thesis focuses on the self-settlement strategies of refugees and the urban poor living in Dar es Salaam city, and examines the links between the asset vulnerabilities of refugees in comparison to the Tanzanian urban poor and how both groups reduce their exposure to shock, and attempt to bolster their asset portfolios and thereby reduce poverty levels. No

official statistics exist for the number of refugees which reside in Dar es Salaam, and the illegal residency of many refugees in the city makes them difficult to detect. The research focuses on issues of livelihoods strategies, displacement, urbanisation and informality. However, a caveat is required when examining this subject matter; when considering the provision of housing the study does not examine in depth the urban real estate market or economic policies adopted by the Tanzanian government. Although these issues are alluded to in the text, a detailed examination is outside the remit of this thesis. The study is conducted in the city of Dar es Salaam in Tanzania (Figure 1.1), with a case study approach adopted within the context of a social science research strategy. Three informal settlements have been studied in depth and used for comparative purposes.

Figure 1.1 Map of Tanzania



Source: Reliefweb, 2013

The thesis, therefore, attempts to develop linkages between these areas; asset vulnerability, displacement, and the Right to the City. In attempting to link these three concepts, this research hopes to build on the extensive body of work which already exists on the topics of livelihoods,

including refugee livelihoods (De Vriese, 2006; Omata, 2012) and the Right to the City paradigms (Boniburini et.al, 2013), in addition to discussions on political capital.

This study forms part of a contribution to research in the fields of urban development and refugee studies in developing countries. It is hoped that the findings of this research will provide useful information to policymakers, academics, humanitarian and refugee organisations involved in the development of schemes in providing land, housing and basic services to both refugee and urban poor populations.

1.1.2 Research contribution

It is the ambition of the author that this study can inform strategies and policies for achieving a shift in focus from concentrating on providing services for refugees in remote camps, and developing an effective framework to adequately provide for their basic needs within an urban context, in harmony and conjunction with the needs of the host population. With the predicted growth of urban slum populations and the recent accelerated growth in refugee numbers (UNHCR, 2016a), it is crucial that organisations adapt to the changing circumstances and understand the vulnerabilities these groups face in urban areas. The findings of the thesis are expected to contribute to the debate on the design of more effective policies and programmes aimed at integrating refugees into the urban environment, in addition to addressing poor urban development practices and provision of basic services. This will be achieved by providing recommendation on ways in which local governments, city agencies and local and international Non-Governmental Organisations (INGOs) may develop opportunities for the urban poor to gain adequate access to land, basic services, employment and shelter. This is particularly relevant for countries like Tanzania, which act as a stable host for thousands of displaced in a generally unstable region. Therefore, understanding how best to accommodate the needs of the urban poor, displaced or otherwise, will be key in preventing the growth of slums, inequality and segregation in the long term.

The research contribution to **theory** is a critique and development of the existing theory on rights and livelihoods approaches, and how this can be further incorporated with the asset vulnerability framework. This is based on a critical analysis of the existing literature and the results of the data collection in the specific context of Dar es Salaam. The thesis further contributes to **method** by emphasising the importance of the case study approach in conducting in-depth analysis, particularly in a context such as Dar es Salaam where reliable statistics and

information are not available on the refugee population. It also examines the many difficulties and limitations which research conducted with vulnerable and marginalised populations poses, and how these were minimised where possible.

The other main contribution of the research is to **knowledge**, as the research examines the Right to the City paradigm in terms of urban development in Dar es Salaam and how key a component it is for 'good' urban development governance. Although an extensive literature already exists on urban development in Tanzania, this research brings a new focus by adopting a rights-based approach. In addition, this thesis acts as a well-structured source of reference on urban refugee issues in Tanzania, which to date is limited.

1.1.3 Research position

This thesis is located in the research paradigm of social constructionism and is located within the inductive-deductive cycle of research development: the author identified the research's main concepts, analytical framework and key areas for investigation. This was followed by a qualitative approach to data collection and analysis which was derived through an extensive coding process to generate theory, and to develop further understanding of the research concepts highlighted above. Thus, this research is seen to be progressive in relation to developing understanding of the concepts of asset vulnerability and the Right to the City within the institutional context of the urban development of Dar es Salam. This ideological position of the research is further explained in Chapter Three, where the research methodology is presented.

1.2 Research aim and key questions

The key **aim** of this research is to examine the vulnerabilities of the livelihood strategies adopted by refugees and other residents of informal settlements in Dar es Salaam, Tanzania, and how these strategies are complemented or hindered by the existing institutional structures in the city. The specific **research questions** are:

1. What adaptation and coping practices are urban refugees and the Tanzanian urban poor developing to tackle the livelihood challenges associated with asset vulnerability in informal settlements?
2. What role do urban government institutions, other stakeholders and policies play in supporting or constraining the Right to the City and reduction in asset vulnerability of the Tanzanian urban poor and urban refugees?

3. Is it useful from an analytical perspective to combine the asset vulnerability framework, the Right to the City paradigm and the concept of displacement in order to meet the aim of the research?

1.3 Thesis structure

The current chapter sets out the context of the research and introduces the main aim and objectives. Table 1.1 below provides an overview of the theoretical and analytical frameworks, and shows the remaining structure of this thesis and the order in which the research questions will be addressed.

Table 1.1: Structure of the Thesis			
Aim of the research	Research Goals	Methods	Chapters*
The aim of this research is to examine the vulnerability of refugees and urban poor in the context of the asset vulnerability framework through a case study of a major city in Tanzania.	Develop a conceptual framework of the vulnerabilities of urban displacement and the Right to the City.	Literature review	Chapter 2
	Examine how vulnerability is related to displacement and also explore the main drivers of vulnerabilities for the Tanzanian urban poor in Dar es Salaam, Tanzania.	Literature review and grey literature analysis	Chapter 4
	Explore the coping and adaptation strategies that urban poor and refugees in Dar es Salaam use to respond to the challenges of daily life.	Qualitative analysis	Chapters 5 and 6
	Explore the political assets in addition to the urban institutional responses to the vulnerabilities of both the Tanzanian urban poor and the refugees and consider whether or how these responses hinder or support the asset portfolios of both types of household.	Qualitative and grey literature analysis	Chapter 7
	Develop urban development and refugee policy recommendations considering good practice in the regional and international context.	Comparative analysis	Chapter 8

*In addition to these chapters there is an Introduction (Chapter 1) a Methodology Discussion (Chapter 3) and Appendices

Chapter One introduces the research aim, objectives and key contributions – and also helps to set the research in a wider context. In addition, the chapter presents the key research questions and provides a brief summary of the thesis structure and the content of its chapters.

Chapter Two provides a review of the key publications related to the theories of asset vulnerability, displacement and the Right to the City. The chapter reviews the literature on analysis of Moser's (1998) asset vulnerability framework and the impact this has had on the poverty agenda globally and the way humanitarian organisations now design their urban poor programmes. Following this, the chapter disaggregates the concept of displacement and the growth of urban displacement in particular, examining the importance of the role of UNHCR in the development of urban refugee policies. Finally, the chapter discusses the notion of the Right to the City, its contribution to the discourse on urban citizenship to date, and how it is an appropriate paradigm to consider in relation to asset vulnerability and urbanisation.

Chapter Three begins by introducing a description of the main philosophies and research paradigms in order to highlight the research position within these. The chapter then explains the data collection and analysis methods used while undertaking the research. Subsequently the chapter introduces the main ethical considerations reflected on through the course of the research, followed by the challenges and limitations which affected the research process and its outcomes.

Chapter Four presents an overview of the socio economic and political context of Tanzania. A key research contribution in this chapter is to clearly define the interaction between displacement and urban development within the context of Dar es Salaam. The chapter also examines in detail the housing, land use and refugee policies which have been adopted by the Tanzania government to date. In this, the chapter first gives an overview of the main characteristics of Tanzania, and following this focuses more closely on urban development and refugee policies in turn. The chapter also provides a brief overview of the political context of Tanzania and the changing political scene from a form of African socialism at the time of independence (1962) to the neoliberal agenda which the government now follows.

Chapter Five provides an in-depth analysis of the vulnerabilities of the physical and financial assets of the refugees and Tanzanian urban poor. It examines how the portfolios of the groups vary in terms of assets such as housing, savings, and access to credit, linking together the vulnerabilities at household level to the policies adopted at city level. These vulnerabilities are also discussed in the context of the nexus between displacement and the Right to the City.

Chapter Six provides an in-depth analysis of the vulnerabilities of the human and social capital assets of the refugees and the Tanzanian urban poor. It examines how the portfolios of the groups vary in terms of assets such as education and health, linking together the vulnerabilities at household level to the policies adopted at city level. These vulnerabilities are also discussed in the context of the nexus between displacement and the Right to the City.

Chapter Seven examines the political assets of the refugees and Tanzanians, in addition to the urban development institutional frameworks in Dar es Salaam. This chapter examines the key role of UNHCR in championing the rights of refugees, in addition to both groups' access to local representatives who can help them gain access to better basic services. It examines the current urban development plans in detail to consider where these are worsening the asset vulnerability of both groups.

Chapter Eight presents a summary of the key research findings and how these answer the research aim and answer the research questions. The chapter then summarises the findings of the research answering each research question. The chapter then illustrates the research contributions to theory, method and knowledge. Finally, an agenda for future relevant theoretical and empirical research is offered.

The Appendices section contains the guidelines for the semi-structured interviews used with different stakeholders, the research information sheets and consent forms given to participants, a pictorial analysis of the case study settlements, and any other documentary material relevant to the thesis.

1.4 Conclusion

This chapter has presented an introduction to the research. The chapter has firstly presented a background and justification to the research. In addition, it has reviewed the research key contributions to knowledge, theory and method. The chapter has also addressed the three research questions. Thereafter, the section illustrated the thesis structure showing the number of chapters, their content and how they contribute towards answering the research questions. The following Chapter Two presents a critical examination of the key research concepts and the theoretical framework.

Chapter Two – Key Research Concepts and Theoretical Framework

2.1 Introduction

This chapter provides a critical review of the key publications related to the theories of asset vulnerability, the Right to the City and urban displacement. It examines concepts including resilience, sustainable livelihoods and the interaction of the Right to the City and neoliberalism; it also discusses the urbanisation and informalisation of the Global South, and the role of microfinance in poverty reduction. In addition, it considers the development of urban dystopias, the revanchist city and the growth of segregation. Although seemingly separate entities, these facets all interact within the context of this research in Dar es Salaam, and need to be considered to adequately attempt to help develop theoretical considerations from the keystone concepts of this research. This is in order to define the main concepts used for this thesis and to establish the research analytical framework to analyse the case studies chosen.

In this, the chapter will partially answer research questions 2 and 3 which are as follows: (Chapter 7 will also contribute to answering these research questions):

2. What role do urban government institutions, other stakeholders and policies play in supporting or constraining the Right to the City and reduction in asset vulnerability of the Tanzanian urban poor and urban refugees?
3. Is it useful from an analytical perspective to combine the asset vulnerability framework, the Right to the City paradigm and the concept of displacement in order to meet the aim of the research?

This chapter begins with an overview of the linkages between the three main concepts of asset vulnerability, the Right to the City and displacement, and how these interlink at the household (micro) and city (macro) levels. It then discusses each of these concepts in detail, framing the asset vulnerability framework within the wider literature of livelihoods which has developed considerably over the last twenty years. Following from this the phenomenon of rapid urbanisation in the developing world and how this has caused the proliferation of slums is examined. The difficulties this causes in terms of urban governance and the provision of basic services is also considered, linking these to assets at the household level. Next, the chapter critically reviews the concepts of displacement and the Right to the City, in addition to examining the definition of who is a refugee, and the influence of UN institutions in the

development of policies regarding this status determination. Finally, the chapter concludes with an overview of the information analysed in this literature review.

2.2. Overview of the linkages

It is salient to consider that Conway et. al, (2002) note that there exists “considerable overlap in the basic principles underpinning livelihoods and rights approaches to poverty reduction” (Moser and Norton, 2001 pg 3). This thesis acknowledges this and attempts to expand on the existing body of work on both topics, through the specific prism of asset vulnerability, displacement and the Right to the City. However, first the different scales at which these concepts operate at must be acknowledged. Asset-based approaches tend to focus attention on the dynamics of wellbeing at the household level, while rights-based approaches often focus at the more macro, institutional scale (Moser and Norton 2001; Moser 2007).

In essence the difference lies in the way risk is considered; at the household level risk is a danger, while at the macro level risk can be regarded as an opportunity (Moser 2007). However, in recent years academics have begun to recognise that that this dichotomy is not beneficial to examining the needs of low income populations, and that in reality there is not a clear-cut separation between the two approaches; power at both levels is inevitably interlinked, and so both the macro and micro level factors must be considered when developing effective policies in addressing the needs of vulnerable groups.

As Conway et. al (2002) note, rights analysis can “provide insights into the distribution of power”, while asset vulnerability frameworks can highlight areas where this power is lacking at the household level. The importance of rights which can be realised cannot be understated, indeed “the capacity to make claims effectively is a significant livelihood capability for most people” (Moser and Norton 2001, p. 40). These claims can vary from claims for land, to voting rights, or in this case the claim to the Right to the City.

The establishment of rights by the state at the macro level is not sufficient as this does not automatically translate into rights being realised at the micro level. While rights may exist on paper, they are worthless if people cannot claim them. In the case of refugees, Tanzania is a signatory of the 1951 Convention Relating to the Status of Refugees and its Related Protocol (Chiasson 2015), which affords refugees the right to freedom of movement. However in reality refugees are not permitted to exercise this right and are forced to reside in camps in Western

Tanzania. Those refugees that make their way to Dar es Salaam are attempting to exercise their Right to the City in spite of the fact that on paper this right is a given.

The framework of rights which have been established in Tanzania must exist alongside a space where populations can accumulate assets and be permitted to assert their rights. If these two pillars do not exist in tandem, then it is likely that these populations will remain vulnerable. As Moser and Norton (2001 p. ix) note, “the underlying logic is that a rights/livelihoods perspective enhances social justice, through the application of non-discrimination and emphasis on ‘equitable accountability’ of the state to all citizens”. It is important to see rights as one mechanism to address the imbalance of power which exists to prevent vulnerable people from acquiring or accumulating assets (Moser and Norton 2001). From a broader perspective it can act as a mechanism to move vertically the power between micro and macro levels, to gain access to important institutions, as rights do not always equate to power - “Rights seek to contain the flow of power like a bottleneck....but power leaks out, and flows around rights” (Wilson 1997, p. 17). Figure 2.1 attempts to illustrate the nexus² and the negative feedback loop³ which exists when poor policies are implemented at the macro level. This illustration is the preliminary diagram the author produced at the beginning of the research. The final version of this illustration, amended in light of the research results, can be found in the concluding chapter, Chapter 8. This figure is central to illustrating the complex relationships which exist between the various actors, institutions, and external forces such as urbanisation and displacement. It indicates how political capital can influence institutional structures in accessing the Right to the City, but also how poor policies and procedures can make this access more difficult.

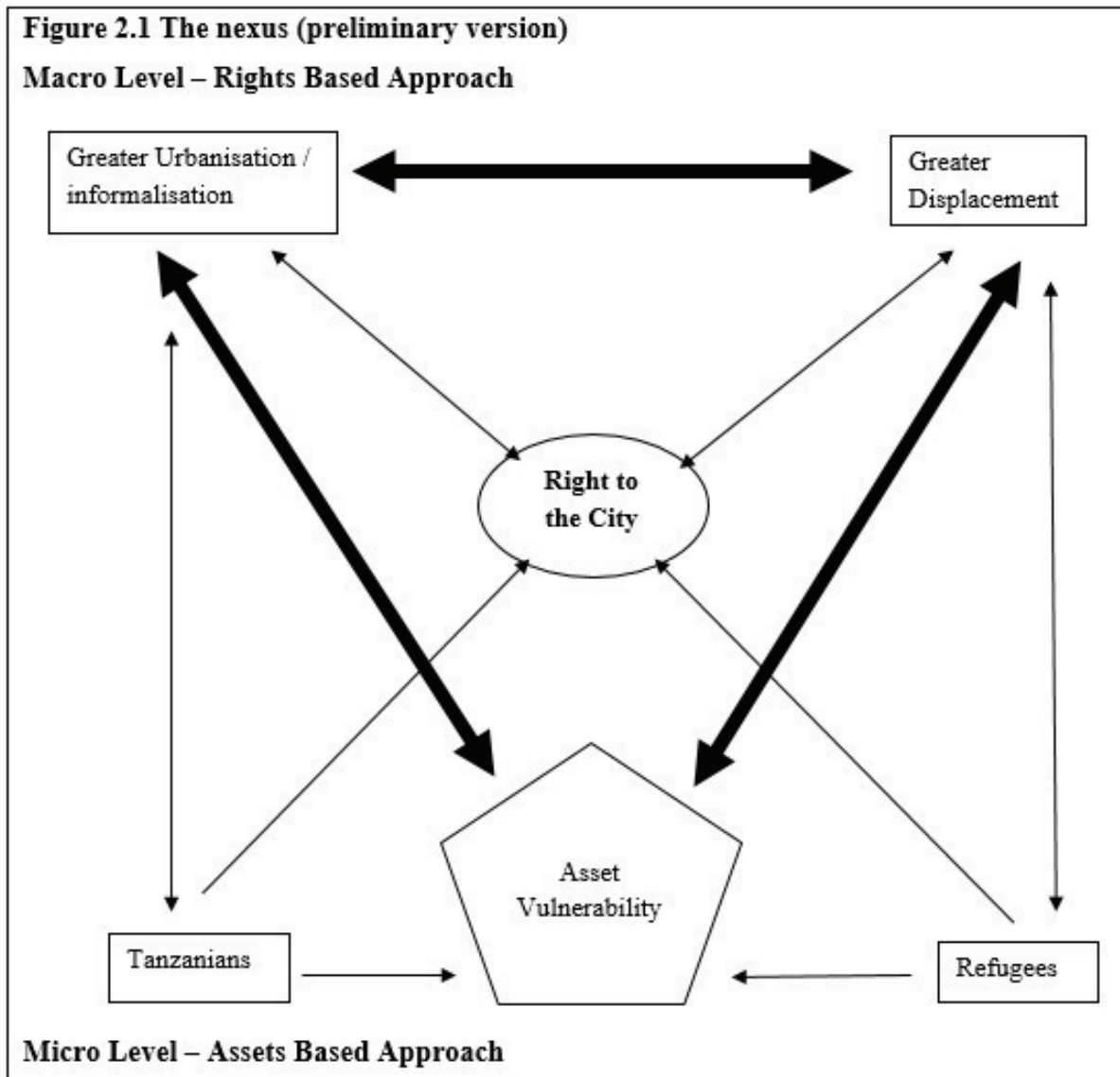
2.3 The asset vulnerability framework

By using the discourse of ‘the Right to the City’ (Lefebvre, 1968) as a theoretical framework, the chapter locates the refugee and the urban poor populations within the greater urban governance structures, or indeed their exclusions from them. The reason this comparative study has been chosen between the groups of Tanzanian and refugee populations is because of

² The concept of ‘the nexus’ between asset vulnerability, the Right to the City and displacement discussed in this thesis is the author’s own contribution, derived from existing work on each of the three concepts by authors discussed in detail in Chapter 2, the literature review. The author is contributing to debates on existing theories relating to these three concepts.

³ The concept of ‘negative feedback loop’ is a finding from the research, and is not derived from any existing research, to the author’s knowledge. It is part of the author’s contribution to existing debates.

a crucial point – that is that competition between marginalised groups is a very real problem for the urban poor, and can lead to the diminishing of quality of life for all concerned, as noted by Chambers and Conway (1992, p. 21) – “Where many compete for few opportunities, as in over supplied labour markets, each livelihood diminishes others”.



Source: The author, pentagon adapted from (DFID, 1999)

By referring to the asset⁴ vulnerability framework (Table 2.1), the chapter examines how the marginalised groups depend on housing and labour to provide financial sustainability.

⁴ An asset is defined here as “a stock of financial, human, natural or social resources that can be acquired, developed, improved and transferred across generations. It generates flows or consumption, as well as additional stock” (Ford Foundation, 2004).

There exists a large body of work on the related topics of asset accumulation, sustainable livelihoods, social protection and vulnerability⁵, beginning with the work on entitlements of Sen (1981), and developed and supplemented by later work including Chambers and Conway (1992), Chambers (1995), DFID (1999) and Rakodi and Lloyd Jones (2002). This approach has also been adopted in humanitarian practice, with international NGOs such as Oxfam linking its sustainable livelihoods analysis to a rights-based approach since 1994 (Moser 2005), most recently updated with its Rights in Crisis campaign (Oxfam 2016). This large body of work has led to “conceptual confusions” (Moser 1998, p.3) and an increasingly complex and interlinked plethora of conceptual frameworks regarding these topics. For the purposes of this research and for the sake of clarity, the development of theory in this paper is focused on the asset vulnerability framework developed by Moser. Moser’s asset vulnerability⁶ framework was chosen for this research as it “represents a livelihoods approach to systematically analysing the relationships between the assets and vulnerabilities relevant to the urban poor in the Global South” (Parizeau 2015, p. 162). It is appropriate for this type of research as the framework “emphasises the relationship between assets, risks and vulnerability. At the operational level, this relationship is at the core of social protection policy and programs” (Moser 2006, p. 9).

The framework is a useful tool to examine further the strategies adopted by urban refugees, a subset of the urban poor. Much work has already been completed on the livelihoods strategies which have been adopted by the urban poor, and the concept is being considered more frequently in the context of urban refugees (see Campbell 2006; Metcalfe et.al 2011; Pantuliano et. al 2012; Haysom 2013). The potential benefits and reframing of refugee crises as development opportunities are also linked to this creation of effective livelihoods strategies, as can be seen in the work of academics such as Jacobsen (2002) and Zetter (2014). A caveat is necessary at this point to clarify that in choosing the asset vulnerability framework, and so focusing on the assets defined by Moser, the authors are limiting the scope of issues that will be discussed in relation to other urban populations. However, this approach does not assert that the themes examined in this framework are the only relevant issues for the two populations, or even the most important. Given the plethora of concerns which affect the urban poor, some limits were required to allow a more in-depth discussion on the Right to the City in this context,

⁵ For a detailed overview of the development of these concepts, see Lampis (2009).

⁶ Vulnerability is defined here as “insecurity and sensitivity in the well-being of individuals, households and communities in the face of a changing environment, and implicit in this, their responsiveness and resilience to risks that they face during such negative changes” (Moser 1998, p. 3).

and for the reasons outlined above the asset vulnerability framework was considered to be fit for this purpose.

Nonetheless, urban refugees in particular do possess a unique set of vulnerabilities (Crisp et al. 2012) and arguably face greater challenges than indigenous populations in reducing vulnerability, and so a more complete understanding of the complexities regarding their difficulties may help develop better programmes to meet their needs. In this thesis, the focus will remain on the five main assets as indicated by Moser (1998) – physical, financial, social, human and natural capital⁷, but it will also conceptualise further the Right to the City which both urban refugees and Tanzanian urban poor aspire to accumulate. Political capital is not part of Moser’s asset vulnerability framework, however it is an important factor in asset vulnerability – and a key contribution that this thesis will investigate. Those who are asset poor often lack this element in pressuring institutional structures to allow or assist them to accumulate assets (for example planning departments providing easier methods of land registry, or banks which provide loans to those without formal paperwork).

This is the crucial connection between the asset vulnerability framework and the Right to the City⁸; without political capital asset poor individuals can be actively or passively hindered from full inclusion in city life by urban institutions and governance structures. This capital becomes even more important for two reasons: 1) political capital is often a requirement for “contesting claims related to other assets” (Moser and Norton 2001, p. 19) and 2) much responsibility for social policy has been placed on traditional institutions in developing countries, despite their sometimes considerable limitations (Moser, 2005) such as staff capacity, corruption or limited funding. Moser (1996) using this paradigm shows that there is no single factor which leads to vulnerability, but rather it is a complex matrix of several features from institutions to household make up.

⁷ Natural capital is defined here “as the stock of environmentally provide assets such as soil, atmosphere, forests minerals, water and wetlands” (Moser 2007, p. 84). Natural capital will not be discussed independently of the other assets in this thesis, but as an addition to the four other assets.

⁸ For the purposes of this thesis the concept of the Right to the City is defined based on the writings of Marcuse (2014) and his strategic reading of Lefebvre’s (2010) work which identifies with groups (such as identified by this research) which are the underprivileged and suffering in urban society, prohibited economically or socially from real inclusion in the City. They are simply seeking ‘to obtain the benefits of existing city life from which they have been excluded’ (Marcuse 2014, p. 6). More in-depth discussion on this point can be found in the section 2.6 of this thesis.

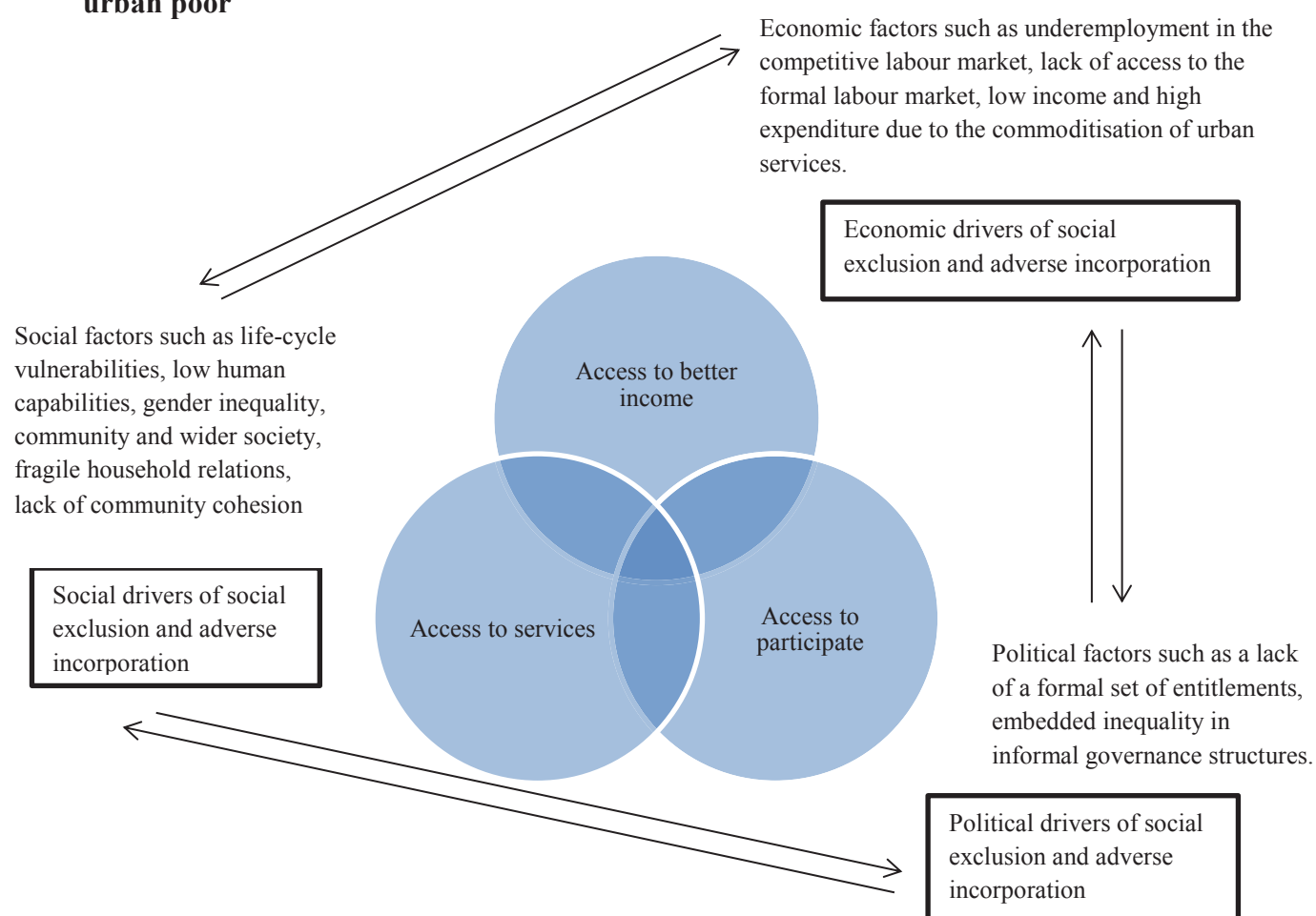
Table 2.1 Moser's Asset Vulnerability Matrix		
Type of vulnerability	Indicator of increasing vulnerability	Indicator of decreasing vulnerability
Individual		
Labour	<ul style="list-style-type: none"> • Loss of permanent job • Decline in secure wages • Acquisition of physical disability 	<ul style="list-style-type: none"> • Increase in household members working, especially women • Increase in home – based enterprises • Increase in job held by individual workers
Human capital	<ul style="list-style-type: none"> • Decline in access to or quality of social or economic infrastructure • Decline in school attendance or increase in the dropout rate • Decline in health centre attendance 	<ul style="list-style-type: none"> • Substitution of private for public services such as water pumps, private healthcare and private education
Household		
Housing	<ul style="list-style-type: none"> • Increased perception of threat of eviction • Deterioration in housing stock • Decline in health clinic attendance 	<ul style="list-style-type: none"> • Resolution of tenure insecurity • Use a plot of intergenerational “nesting”
Household relations	<ul style="list-style-type: none"> • Erosion of household as a social unit due to change in structure, marital breakdown, or split household. • Household extension that reduces the ration of earners to non – earners – especially the addition of “hidden” female household heads • Inability of women to balance multiple responsibilities and community participation • Older daughters undertaking childcare • Elderly lacking caregiver • Increase in domestic violence 	<ul style="list-style-type: none"> • Household extension that increase the ratio of earners to non-earners. • Sharing of childcare, cooking and space • Reduction in domestic violence
Community		
Social capital	<ul style="list-style-type: none"> • Increasing personal insecurity in public places • Decline in interhousehold reciprocity • Erosion of community level organisation 	<ul style="list-style-type: none"> • Community – based solutions to crime • Interhousehold reciprocity • Active community based organisations

Source: Moser, 1996 pg 3

Figure 2.2 also indicates the complex interactions at play in the development of vulnerabilities and the wider drivers and dimensions of social exclusion, including the political capital mentioned previously, and highlights the importance of governance structures. To develop a coherent, comprehensive framework that integrates the issues of displacement, the Right to the

City and asset vulnerability is an enormous challenge. The nexus of these factors is not about assets, but about rights, or more specifically *a priori* about power relations, as noted by Moser (2004, pg 41) – “negotiations over rights can be seen as arenas of contestation in which structures of power and authority are manifested”. Each of these components is highly complex, and therefore this thesis can only be a nascent stage in this endeavour.

Figure 2.2: Drivers and dimensions of social exclusion and adverse incorporation of the urban poor



Source: adapted from Babajanian and Hagen-Zanker (2012) and Hossain (2014)

2.3.1 Sustainable livelihoods

Poverty makes people more vulnerable in cities, however care must be taken not to use the terms poverty and vulnerability⁹ interchangeably, for they represent two different concepts;

⁹ Vulnerability is defined throughout this thesis as: “insecurity and sensitivity in the well-being of individuals, households and communities in the face of a changing environment, and implicit in this, their responsiveness and resilience to risks that they face during negative changes” (Moser, 1998 pg 3).

while poverty is “a multidimensional phenomenon of human deprivation” (Stein and Horn, 2012 pg 664), vulnerability is ‘linked to reliance on a monetised economy’ (Beall and Fox, 2009 pg 115). Moser’s (1998) seminal work on urban risk and vulnerability builds on other work on entitlements by Sen (1981) and the concept of “sustainable livelihoods” developed by Chambers and Conway (1992) and Chambers (1995). Table 2.2 summarises the approaches to vulnerability – livelihoods literature over the years.

Table 2.2 Summary of selected approaches to vulnerability-livelihoods literature			
Authors of the approach	Period of development	Research focus	Key objectives and current emphasis
Chambers, Conway, Jodha, Swift	1970s – 1980s	Participative rural studies	Provides the initial insights about the inadequacy of income-centred approaches to fully understand poverty
Sen, A.	1976 - 1981	Entitlements, particularly in relation to famine	A general analytical framework examining famines and a theory of causation
Brundtland Commission – United Nations	1987	Sustainable development	First definition of sustainable livelihood
Chambers, Swift, Pryer, Taal	1980s	Early vulnerability studies	Sets the original boundaries for vulnerability research
Chambers and Conway	1991	Sustainable rural livelihoods	Begins the reflection of the relationship between vulnerability dynamic and a wider social context
Moser	1990s	Asset vulnerability framework	Provides the first systematisation of vulnerability from a social development perspective. First time application of vulnerability analysis to urban poverty
Pryer	1990s	Late vulnerability studies	Provides applied methodologies for the study of vulnerability and its application to policy.
DFID	1999	Livelihood approach to development	An attempt to reconceptualise poverty on the basis of the dynamic approach developed by early vulnerability studies and Moser. A political challenge to vulnerability analysis.
Rakodi - Pryer	2000s	Late livelihood studies	Applied vulnerability analysis with a broader livelihood focus.

Source: The author, adapted from Lampis, 2009 pg 79

The research in this instance will compare the extent to which the refugee population in Dar es Salaam differ in their level of asset vulnerability to the indigenous residents of informal settlements. It is vital to understand the background to the asset vulnerability framework when considering how useful this method can be in the context of both populations. There are several

different types of assets that can be identified in the lives of the respective groups (See Figure 2.3); as noted by Moser (1998) “these include well-known tangible assets such as labour and human capital, less familiar reproductive assets such as housing, and largely invisible assets such as social relations and social capital” (pg 1). The resilience that the urban population, both the urban slum dwellers and refugee populations can build is through the management of their assets, which can include housing, labour, social capital / reciprocity and education to name a few, with the research indicating that housing and labour are the most important assets (*ibid*).

Figure 2.3 Definition of the most important capital assets for individuals, households and communities

Physical capital: the stock plan, equipment, infrastructure and other productive resources owned by individuals, the business sector or the country itself.

Financial capital: the financial resources available to people (savings, supplies of credit).

Human capital: investments in education, health and nutrition of individuals. Labour is linked to investments in human capital; health status influences people’s capacity to work, and skill and education determine the return from their labour.

Social capital: an intangible asset, defined as the rules, norms obligations, reciprocity and trust embedded in social relations, social structures, and societies’ institutional arrangements. It is embedded at the micro-institutional level (communities and households) as well as in the rules and regulations governing formalized institutions in the marketplace, political system and civil society.

Natural capital: the stock of environmentally provided assets such as soil, atmosphere, forests, minerals, waste and wetlands. In rural communities, land is a critical productive asset for the poor; in urban areas, land for shelter is also a critical productive asset.

Source: Moser and Stein, 2010 pg 10

2.3.2 Resilience

Moser’s case studies indicated that the effectiveness of urban dwellers in using their home to increase their resilience in times of hardship depends on the regulatory environment in the country. She concluded that in areas where the poor are largely confined to the informal sectors of the economy, which is in the case of most slum dwellers, “the removal of tenure (..) as a productive asset is possibly the single most critical poverty reduction intervention” (Moser,

1998 pg 11). However, rather than the assets being the most useful feature, it is the framework itself which provides the opportunities for poverty reduction, and therefore improved access to land, housing and basic services. It is also important to consider that vulnerability analysis does not just encompass the erosion of assets, but the ability of households to identify opportunities when responding to threats and crises, thereby increasing their resilience and recovering in a positive manner (Moser, 1996). The acknowledgement of the fact that residents of informal settlements are often managers of sometimes quite complex asset portfolios (Stein and Horn, 2012) allows the framework to measure the importance of housing and land tenure security to each of the respective populations being studied in this research, and thereby extrapolate from the data gathered what policy changes could improve the precarious living situation of the residents of informal settlements.

2.4 Urbanisation and informal settlements

Urbanisation¹⁰ and informality in Africa has been examined extensively by academics, amongst them Beall et. al. (2010) and Fox (2012). Beall et. al. (2010) discuss the rapid development of large cities and the propagation of slums on the continent, where urban populations are set to double between 2000 and 2030 - “from 2.6 billion in 1995 to 5.1 billion in 2030. By that time, three out of five people in the world will be living in cities” (Beall, 2000 pg 844). She refers to this inexorable growth as the ‘tipping point’ – the demographic shift which will result in the vast majority of Africans living in what can be described as poorly serviced, spatially sprawling and vastly unequal cities across the continent. Beall et. al (2010) also contends that the planning response to urban development in Sub-Saharan Africa has been myopic to date, eschewing the task of really grappling with the issues:

"the problem is that traditional town planning is ill-equipped to respond to rapid urbanisation and informality, giving rise to piecemeal and ad hoc responses in the context of an overall urban design concept that bears less resemblance to the real city" (2010 pg 194).

In terms of the governance of state she also alludes to the lack of commitment of the leadership of various countries, as does Vaux (2001), emphasising that leadership does not always come

¹⁰ Urbanisation “normally refers to the demographic process of shifting the balance of (usually) national population from ‘rural’ to ‘urban’ areas; urbanisation rate (or level) indicates the proportion (e.g. percentage) of the population living in urban area at a given time: and urban growth rate is a measurement of the expansion of the number of inhabitation living in urban settlements (expressed usually as per cent change per annum)” (Jenkins et. al, 2007 pg 9).

with a sense of responsibility, especially in developing countries. This has been confirmed by the lack of a winner for the Ibrahim Prize for African Leadership in 2009, 2010, 2012 and 2013 (Al Jazeera English, 2013), which is awarded to an African leader who is exemplary role model or leadership. Indeed, according to UN-HABITAT (2008), sub-Saharan Africa currently has the most extensive slums in the world, although it may be overtaken by Asia in the coming years. The prevalence of these slums has seen an explosion in the numbers of urban poor: those who make up the vast majority of informal employment across cities such as Nairobi and Lusaka, working in sectors varying from water vending to garbage collection. The cause of this is the urban migration sweep which has become almost a standard sign of development across sub-Saharan Africa in the past twenty years: the influx of thousands of rural dwellers seeking a better life and more financial security. However, the aspirations of these migrants manifest in often unsanitary, dangerous and illegal housing lacking basic infrastructure of water, sewage, waste disposal and sometimes located miles from services such as education and health centres. Hernando de Soto's thesis on housing formalisation as the main route out of poverty (De Soto, 2001) advocates the creation of formal tenure rights as the key to escaping from slum proliferation. De Soto states that:

"because the rights of these possessions are not adequately documented, assets cannot readily be turned into capital, cannot be traded outside of narrow local circles where people know and trust one another, cannot be used as collateral for a loan and cannot be used as a share against investment" (2001, pg 6).

A critique of this notion will be discussed in depth in Chapter 4, however it is important to note that the poor are often unwilling to risk possessions as collateral, which effectively negates the premise behind De Soto's argument.

Informalisation and poverty are not just restricted to the Global South either; in his 2007 book *Planet of the Slums*, Mike Davis discusses in depth how the homeless of Los Angeles (L.A.) have been forced into one tiny area of the city, 'Skid Row', banished from the clean, modern spaces of downtown L.A. The problems of the poor are rarely genuinely resolved; they are simply spatially moved to an area less visible to the public, as Engels eloquently demonstrates. Smith (1998) also highlights the vilification of the homeless and poorer sections of society by city authorities in an attempt to stem 'urban decay' (Smith, 1998 pg 3), which was supported by repeated incarcerations and relocations of these groups. Smith (1996) terms this active

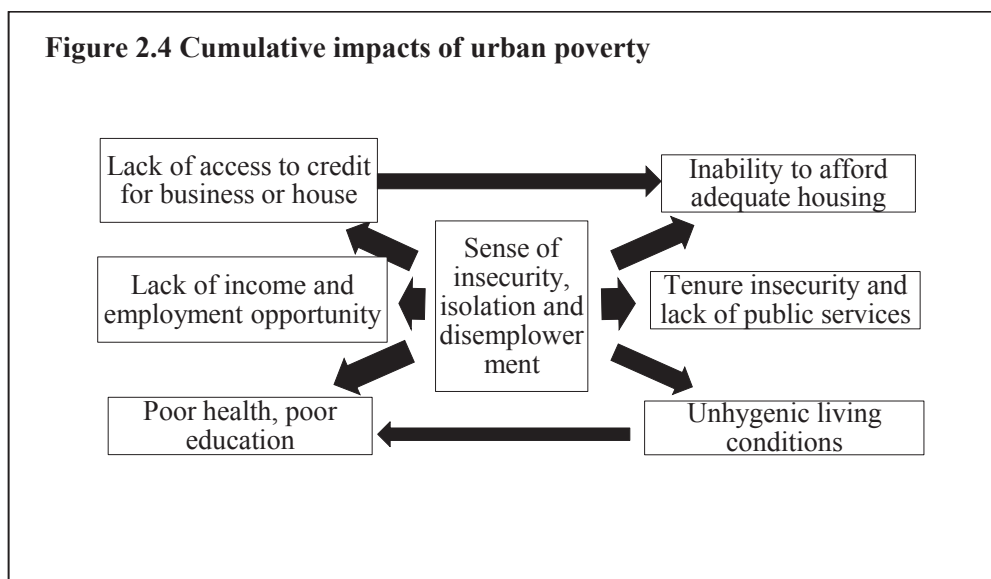
targeting of marginalised groups as the recreation of a ‘revanchist city’, arguing that neo-liberalism has often contributed to authorities adopting this approach with the poor, suggesting that the gentrification and revanchism of the city are often two sides of the same coin. In light of this vilification of anyone perceived to be ‘other’ in the city, governments and institutions must persist in understanding the complexity and drivers of urbanisation so that more effective solutions can be found, and prevent the widening of economic and social gaps within the urban realm.

It is the contention of this research that informal settlements and those who live in them be viewed from a fresh perspective; not as a blemish on the cityscape, but a valid and integral part of the urban landscape. As Winchester (1981) notes, “the slums that can offend official eyes are often thriving business communities” (pg 158–159). Rather than embellishing the negatives, the positives inherent in the slums are opportunities yet to be capitalised on. To posit that slums are merely eyesores that require removal is a limiting and incomplete understanding of the issue. Unfortunately to date the urban development system has failed to satisfactorily address informal settlements – “the dearth of agile urban planning instruments is often related to a lack of concerted national policies towards urbanisation in tandem with rapid urban growth” (Haysom and Loughna, 2012 pg 10); in short, the municipalities are unable to keep pace with growth of this magnitude. It is evident that slums are merely a symptom of a problem rather than the source: the problem of massive structural inequalities and a growing absolute number of people destined to spend their lives in poverty.

2.4.1 Poverty in the slums

The propagation of slums is directly linked to the urbanisation of poverty¹¹, and so a discussion on refugee and urban poor populations cannot be complete without an examination of the discourse on poverty. The definition of poverty adopted for this thesis is from the United Nations, which provides a comprehensive and detailed definition of the various ways in which poverty affect individuals.

¹¹ Poverty is defined here as “fundamentally, poverty is a denial of choices and opportunities, it is a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or a clinic to go to, not having the land on which to grow one's food or a job to earn one's living, nor having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence and it often implies living on marginal and fragile environments, not having access to clean water and sanitation”. (UNESCO, 1998).



Source: Rahman, 2012 pg 25, adapted from UN – HABITAT, 2006

Poor people are particularly vulnerable to adverse events outside their control and the cumulative impacts of urban poverty (Figure 2.4), as they are often “treated badly by the institutions of state and society and excluded from voice and power in those institutions” (pg 15). This definition is quite all encompassing and useful in that it considers not just financial poverty, but poverty of rights. This is important as the general notion of ‘extreme poverty’ with the baseline of amounts such as US\$2 a day is not always helpful in accurately surmising if someone is in extreme poverty or not, as it is relative to the cost of living in the particular area, but also only considers one aspect of what experiencing poverty really entails. In recent years concerted efforts have been made by various governments and organisations to address the root causes of poverty, with programmes such as the Millennium Development Goals (MDGs) encompassing quite a comprehensive list of objectives.

However, some of the targets of the MDGs were not achieved within their given timeframes, and as Beall and Fox (2009) note the goals make no attempt to address the ‘spatial dynamics of poverty’ (pg 112), which must be acknowledged if the cause and indeed solutions to poverty are to be properly deconstructed. It is important also to consider poverty directly in terms of assets, and the existence of poverty traps which are “defined as a critical minimum asset threshold where households cannot take advantage of positive changes or recover from negative changes. Unable to accumulate important assets, these households are trapped in permanent poverty” (Moser, 2005 p. 19, cited from Carter and Barrett, 2005).

The term ‘culture of poverty’ is a phrase that has been widely used in reference to the propagation of slums (as defined in Table 2.3) in developing countries. The main reasons for urban poverty today stem from several factors highlighted by Beall; amongst there are the fact that it was once thought that with modernisation and industrialisation, urban poverty would fade out over the course of a couple of generations (Beall, 2000). Another major factor is one alluded to previously, that the economies of urban areas were unable to expand at a pace equal to the growing urban poor population. Beall examines the history of urban poverty and the failure of institutional policies that were implemented to effectively address these issues. She criticises institutions which have rejected the notion of ‘informality’ and so hampered the urban poor in terms of both their housing and labour needs. The discourse on informality began to change in 1976 due in large part to the work of John Turner (1976), who advocated self-help housing in the form of sites-and-services schemes or settlement upgrading. These processes were not without problems however and the last 30 years have shown that they have not been a panacea for resolving the housing question.

As Beall notes, “pro-poor urban development and urban policy more generally cannot be understood outside of a consideration of the responses of the urban poor themselves” (2000, pg 849). She critiques the existing structures in place, recognising that these structures have failed in lifting the poor out of their disadvantaged state, and calls for more inclusive and holistic approaches, not merely lip-service – “the focus (thus far) has been on urban poverty, invariably operationalised in terms of area-based approaches to poverty reduction and understood outside of a concern with wider social structures” (Beall, 2000 pg 851).

Table 2.3 Indicators and thresholds for defining slums		
Characteristic	Indicator	Threshold
Access to water	Inadequate drinking water	A settlement has an inadequate supply of drinking water if less than 50% of households have an improved water supply: <ul style="list-style-type: none"> • Household collection • Access to public standpipe • Rainwater collection With at least 20 litres person / day available within an acceptable collection distance
Access to sanitation	Inadequate sanitation	A settlement has inadequate sanitation if less than 50% of households have improved sanitation: <ul style="list-style-type: none"> • Public sewer • Septic tank • Pour – flush latrine • Ventilated improved pit latrine

		The excreta disposal system is declared adequate if it is private or shared by a maximum of two households
Structural quality of housing	a. Location	Proportion of households residing on or near a hazardous site. The following locations should be considered: <ul style="list-style-type: none"> • Housing in geologically hazardous zones (landslide/earthquake and flood areas) • Housing on or under garbage mountains • Housing around high industrial pollution areas • Housing around other high risk unprotected areas (eg railroads, airports, energy transmission lines)
	b. Permanency of structure	Proportion of households living in temporary and/or dilapidated structures. The following factors should be considered when placing a housing unit in this category: <ul style="list-style-type: none"> • Quality of construction (eg materials used for wall, floor and roof) • Compliance with local building codes, standards and bylaws)
Overcrowding	Overcrowding	Proportion of households with more than two persons per room. The alternative is to set a minimum standard for floor area per person (i.e. five square meters)
Security of tenure	Security of tenure	<ul style="list-style-type: none"> • Proportion of households with formal title deeds to both land and residence • Proportion of households with formal title deeds to either one of land or residence. • Proportion of households with enforceable agreements or any document as a proof of a tenure arrangement.

Source: UN-HABITAT, 2003 pg 12

Poverty, and the empowerment of the poor are concepts that are also investigated by Vogiazides (2012), who critiques the report produced by the Commission for Legal Empowerment of the Poor (CLEP), strong advocates of De Soto's theories on land rights and formalisation. She attacks the report's short sightedness in highlighting that it is the lack of 'secure and protected assets' which has perpetuated poverty, mentioning the many other factors that can contribute to this such as "low economic growth, social exclusions, inadequate social services, high population growth, environmental degradation, social and political instability, vulnerability to death, disease and natural disaster" (Vogiazides, 2012 pg 15). She also confirms the point that even with formal titles, banks are still wary of dealing with poor communities, and the feeling is often mutual as the poor are very attached to their land, and reluctant to use it as collateral.

2.4.2 Microfinance

Many slum dwellers build houses gradually, slowly expanding and improving the dwelling over a long period of time, often through saving small amounts regularly or through micro finance loans. The pressure of having the finances available to build a new dwelling from the ground up is often outside the capabilities of the urban poor, as noted by Stein and Castillo - “For the majority of low income households who organise the construction of their housing, this process is by necessity, incremental and lengthy” (2005, pg 48). The inclination of private commercial financial institutions and the political will of the public sector to provide subsidised funding, in conjunction with the administrative challenges of applying for this, play a major role in whether the poorest sections of the community, such as refugees with a precarious legal status are able to access capital for home improvements.

The provision of housing microfinance is an essential part of any programme which attempts to provide adequate housing for low income families in urban areas. The growth of the housing sector and the provision of housing finance is a crucial part of development of a country for three reasons, as outlined by Rust: 1) housing is a growing section of the economy and over time will come to represent a significant part of GDP 2) the housing and housing finance sectors create multiplier effects that are particularly helpful to developing economies 3) housing finance can offer the opportunity to stabilise growth for the middle class in Africa, in addition to providing social and political stability (Rust, 2012 pg 2). Unfortunately, there is currently a dearth in institutions operating in Tanzania to provide this facility (Ezekiel, 2007), and Ole-Mungaya notes that “although housing approaches and strategies have always been cities without slums, Millennium Goals, and others as far as financing and funding schemes are concerned there is no formal housing finance institution, the only effort has been in cooperative societies, private banks and individual finances” (2007 pg 142). She notes that the Tanzania Housing Bank ceased to function in 1995, after only 23 years in operating, citing “dependency on short term deposits to finance long term loans” (Ezekiel, 2007 pg 227) along with other issues including corruption and an inadequate administration.

It is the hypothesis of this research that there are a number of refugees living in the informal settlements of Dar es Salaam illegally, unable to take part in the formal sector and/or gain access to formal land titles. As can be seen from the arguments above, it seems clear that registering of a formal land title is not enough in and of itself to alleviate urban poverty and help improve the informal settlements in which many of the urban poor and refugees live. From

research already undertaken to date it appears that many of the residents do not see how it will greatly benefit them to formally register land which in some cases they already own through customary rights. It is also widely acknowledged that the poor are a very risk adverse group, and many are unwilling to jeopardise their land, in some cases the only tangible asset they have, if they are unable to guarantee a return on any investment they make with a loan (Payne et. al 2009).

This is assuming they manage to secure a loan in the first instance; the research conducted by Parsa et. al. (2011) suggests that this is proving more difficult than some proponents of De Soto's theory would like to admit. As with all suggestions on poverty alleviation, and acknowledged by Sundet (2006), what is needed is a more nuanced approach. The formalisation of land titles will not prove a panacea for urban poverty in the developing world. This poverty is inter-dimensional and complex, and solutions must be cognisant of this. The formalisation process is a step in the right direction; but it is not the end of the journey.

2.4.3 Impact of neo-liberalisation on poverty

Conflict, violence and climate change regularly create new swaths of refugees all searching for a better life, and unfortunately coming into direct competition with the poor already settled in urban areas. As Beall et. al. (2010) note, "sub-Saharan Africa has been replete with regional conflicts that have only had an adverse effect on social and economic development more generally" (pg 188). The urban poor are rarely if ever recognised as the symbols of resilience and ingenuity they represent (Kibreab, 1995), and an unending battle is waged between municipal authorities and the slum dwellers, who face the constant threat of eviction. As Rodgers et al. (2011) note, if these issues are to be addressed we must, "conceive of cities as part of the solution rather than part of the problem" (pg 552). The urban poor are marginalised in society, both figuratively and physically, driven to the peri-urban landfills, flood plains and other insalubrious regions of the city. These areas are rarely recognised for the bustling local economies they contain, or the social support networks and community groups which provide essential services the urban poor are unable to receive from an often incompetent local municipality.

Central to the discourse on urbanisation in developing countries is the efficacy of economic policies enacted by governments to date. The rise of organisations during the 1980s such as the World Bank and International Monetary Fund (IMF), coincided with adopting Structural

Adjustment Policies¹² (SAPs). The cause of structural adjustment and the neo liberalist agenda which saw much less state intervention in economic policy was championed by Ronald Reagan in the US and his counterpart Margaret Thatcher in the UK. Together they began a process of neoliberalisation, the negative effects of which are still evident today; embodied in the devastating financial collapse in 2008 and subsequent global recession. This has vastly reduced the welfare state and safety net for thousands of working class people and allowed the financial sector greater licence in regulating itself. It resulted in the loss of millions of jobs, destruction of communities, and greatly widened the inequality gap between classes, a gap which today is continuing to expand (UNICEF, 2011).

Unfortunately for developing states, they did not escape the pernicious influence of neoliberalisation, and under the aegis of the IMF and World Bank during the course of the 1980's, many developing countries were forced to privatise national assets and take out large loans for major infrastructure projects, thereby incurring huge debt repayments to developed nations. In short it resulted in a large proportion of GDP of these countries being siphoned from the local economy and towards debt servicing. As Friedmann noted in 1986, loan repayments in some Latin American countries during the 1980's resulted in "a net export of capital" (pg 75). When services such as water and electricity were privatised, prices increased and many people lost their jobs and began to flock to cities in desperation, adding significantly to what Anna Tibaijuki, former Executive Director of UN-HABITAT describes as 'the urbanisation of poverty' (Watson, 2009 pg 153)..

The recent economic crash once again highlights this and shows how the inequalities continue to widen in our society in what Watson refers to as 'income polarisation' (2009, pg 156). The pervasive effects of globalisation and interlinking of economies mean that all countries are inherently vulnerable to economic incidents globally, and this vulnerability is nowhere more evident than in informal settlements, where for example the privatisation of services such as that of water in Bolivia (World Savvy, 2013), has led to riots in the past few years when people are no longer able to make ends meet.

¹² There is no universally accepted definition of Structural Adjustment (Lall, 1995) but all Structural Adjustment Programmes are based on the following premise, that they involve "unleashing markets so that competition can help improve the allocation of resources...getting prices signals rights and creating a climate that allows businesses to respond to those signals in ways that increase the return on investment" (World Bank, 1994 pg 61).

2.5 Displacement

The displacement of large swathes of people globally is becoming a more common occurrence in recent decades, as is the urbanisation of these displacements. Crisp et. al. (2012) note numerous cities which in recent years have seen a significant increase in population due to an influx of refugees and / or internally displaced people (IDPs) – including Juba (South Sudan), Luanda (Angola) and Abidjan (Cote d'Ivoire) to name but a few. However, displacement is not a new phenomenon; Zetter (2011) notes that the humanitarian community have taken to calling scenarios where refugee situations are not resolved for extended periods of time as 'protracted displacements', however he questions if there ever existed a time when they were not protracted. The normalising of extensive periods lived in camps has been occurring for many years. Protracted refugee situations (PRS) are those considered by UNHCR as situations where refugees have been in exile "for five years or more after their initial displacement, without immediate prospects for implementation of durable solutions" (UNHCR, 2009a preamble). Yet Zetter (2011) notes that in recent years the scale of protracted displacements has become greater. This contention is supported by Milner and Loechser (2011), who note that the average duration of this imposed exile is now close to 20 years, with approximately 30 cases worldwide that could currently be classed as 'major PRS situations'.

A well-documented discourse exists on displacement of both refugees and internally displaced peoples (IDPs) (Vincent and Sorensen, 2001; Jacobsen, 2008, Beall and Fox 2009; Thomas–Jensen, 2011; Pantuliano et. al, 2012) which discuss the debates surrounding the causes and effects of the respective populations, and both government and the humanitarian communities responding to displacement crises to date. Tete (2012) augments this literature with a study of Liberian refugees in Ghana, bringing to the fore the intractable position displaced persons find themselves in when considering their future options. The arguments surrounding the 'durable solution' of voluntary repatriation, local integration and resettlement must be considered in any discussion on refugees in Dar es Salaam. Tete (2012) considers the notions of sovereignty and the nation state as many before have (Brenner and Elden, 2009; Kuus and Agnew, 2008) and delves into the question of who has the right to stay and participate fully in a society. She questions the exclusionary geographies which exist in many states harbouring displaced populations, and calls for a more nuanced and pragmatic approach to the plight of the displaced in light of "their ability to resiliently and ingeniously adapt to conditions in various homes and engage in the process of making their lives elsewhere" (Tete, 2012 pg 113).

2.5.1 Urban displacement

In terms of the discourse on urban displacement, Pantuliano et. al (2012) note that "there has been far less discussion in academic, policy and operational literature on how to respond to urban-based complex emergencies. In particular, the links between conflict / violence-induced displacement and acute vulnerability have been poorly addressed" (pg 52). She also makes the salient point that those displaced sections of the community frequently face similar challenges to the host communities, often consisting of urban poor with whom they compete for scarce resources such as accessing basic services. Crisp et. al. (2012) supports the point that more research is required to delve into the links between rapid urbanisation and displaced peoples' settlements and acknowledges that the humanitarian community as a whole has struggled to cope with the refugee influx – he describes them succinctly as 'a messy beneficiary', referring to the fact that the enumeration and profiling of refugees in urban areas is an excessively costly procedure requiring considerable resources. The fact that refugee populations are often hidden in urban areas, results in their needs not being acknowledged by local governments or development organisations. Although the urban poor population may be more visible, they too are generally neglected, lacking the political voice to attract the attention of those in power.

Zetter (2011) delves deeper into the theories of crisis and displacement, and questions whether framing displacement as a crisis does a disservice to the refugee populations, as it often results in the overlooking of the root problems in a region and so does not address the longer term needs of refugee populations. Indeed, one could argue that the current humanitarian model for coping with refugees is as much part of the problem as the solution; it has resulted in situations such as those in Dadaab camp in north western Kenya, which has expanded to such an extent since its inception in 1990, that it now constitutes the third largest city in Kenya after Nairobi and Mombasa (UNHCR, 2013a). These situations are becoming increasingly intractable with no end in sight, particularly in light of the recent Syrian exodus:

"prolonged displacement is often accepted, albeit reluctantly, as a semi-permanent state of affairs and durable solutions implicitly suggest a fixed, 'end-state' solution. Yet (...) the rigidity of these concepts fits uneasily with the need for flexible, experimental and often politically risky modes of intervention" (Zetter, 2011 pg 9).

2.5.2 The role of UNHCR

Over the years UNHCR has attempted to tackle the urban refugee issue through the introduction of several policy documents (UNHCR, 1997; UNHCR, 2009a; UNHCR, 2009b; UNHCR, 2011; UNHCR 2012). The most recent urban refugee policy document (2009) acknowledges that issues have existed in the past regarding a fraught relationship in some instances between UNHCR staff and refugees, paragraph 84 noting that “UNHCR’s relationship with refugees in urban areas has on occasion been a tense one, characterised by a degree of mutual suspicion” (UNHCR, 2009b pg 14). This is supported by Edwards, who notes the “elitist attitudes of some staff” (2010 pg 49), and her thoughts overall on the document are quite critical, highlighting a continuing bias towards camp based support and overall vagueness of how its objectives will be achieved (Edwards, 2010).

Her critique raises fundamental questions about the efficacy of the organisation in urban areas, and whether some of the problems it has encountered are endogenous to UNHCR rather than outside influences. The fact that in thousands of cases, it is UNHCR rather than a state government which will decide if someone is granted or denied refugee status bestows a considerable amount of power. The section of the policy document regarding the determination of refugee status barely acknowledges issues such as long delays in processing applications, and makes one brief reference to the opacity of the decision-making process, promising – “to establish transparent and consistent refugee status determination (RSD) procedures;”. Thomson (2012) indicates in her research on Congolese refugees was a major issue for some families, as they never had any idea as to why their applications were refused. Kibreab (2007) highlights that it is the strong preference of governments to keep refugees in remote parts of the country, forcing them to remain separate from the host society as well as allowing the responsibility of their care to fall firmly on the shoulders of UNHCR.

There is also the opportunity within this for the government to take advantage of aid revenue stream as in many cases of remote refugee camps, it is donor agencies which financially support families. In order to appease the host population near which they reside, UNHCR often builds local infrastructure such as roads, health clinics etc., so it is in the best interests of the government to keep refugees in camps and reap the reward of the donor agencies (Kibreab, 2007). It is a case of ‘out of sight out of mind’ to a certain extent, noting that refugees are seen as “a factor that exacerbates the urban condition” (pg 29).

2.5.3 Who is a Refugee?

The question of who is a refugee is very important in terms of the rights afforded to people in circumstances such as those who find themselves in Dar es Salaam. The 1951 Refugee Convention defines a refugee as a person who “owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality, and is unable to, or owing to such fear, is unwilling to avail himself of the protection of that country” (UNHCR, 1951). While these groups may technically have the right to be afforded refugee status, should they receive help if they are in the city without a permit? If they have left an official refugee camp? Or if they have never registered officially as a refugee at all? Roger Zetter has written extensively on the issue of refugee labelling (1991, 2007), noting that the original meaning of the word refugee had been exploited by politicians and taken on new connotations, often being used against the refugees themselves, -

“the refugee label has become politicised, on the one hand, by the process of bureaucratic fractioning which reproduces itself in populist and largely pejorative labels whilst, on the other, by legitimising and presenting a wider political discourse of resistance to refugees and migrants as merely an apolitical set or bureaucratic categories” (Zetter 2007, pg 174).

He questions who or what is being protected, especially considering the recent proliferation of refugee populations. The label, he notes, is now frequently assigned to any group of migrants which have been forced to move – “Who are the real refugees and who is being protected?” (Zetter, 2007 pg 176). Are some conforming to the notion of victims? It is a very important distinction to clarify, yet the lives of refugees are rarely so clear cut and ready to fit into neat bureaucratic labels.

The status of refugees is of central importance to this discussion, and while in theory this comes under the auspices of the state, in many cases it is left to UNHCR to establish who should be recognised as a refugee. Thomson (2012) is highly critical in her study of the resettling of Congolese refugees by UNHCR, highlighting how traumatic, time consuming and complex it is to go through this process, with no guarantee of success at the end. To date, although UNHCR’s change of policy in 2009 did issue new operational guidance on urban refugees – (UNHCR Policy on Refugee Protection and Solutions in Urban Areas), it is heavy on rhetoric yet lacking in a concrete framework as to how the organisation will achieve its objectives in

practice. However, it does recognise that the responsibilities of UNHCR as mandated by its charter are not affected by the location of the refugees, their means of arrival, or their status (or lack thereof) (UNHCR, 2009b). Crisp et. al blame UNHCR's lack of engagement on limitations due to budgetary shortages and concern over upsetting government by encroaching on state responsibility for refugee status determination (2012).

In relation to displaced populations Crisp et. al make a very salient point which is connected to UNHCRs budgetary constraints – “a further problem is that urban IDPs are not photogenic: an urban hovel surrounded by thousands of others lacks the compelling visual imagery and fundraising appeal of a tent” (2012, pg S35). Pantauliano et. al. (2012) also makes the supposition that even when funding is forthcoming from donors, there is no long-term vision and new services such as health clinics are often not established with the existing systems in the city, resulting in their failing in the longer term. She too emphasises the issues regarding funding shortfall of UNHCR and that its mandate is not development; the long-term success of refugees in urban areas is not its responsibility, and there seems to be little interest either internally in the organisation itself or from donors to greatly increase its visibility in urban areas at present.

Pantauliano et. al. (2012) concur that the current structure of international aid only serves to further impede any practically effective programmes being implemented in urban areas, in an already challenging environment where the potential beneficiaries are “highly mobile, often inaccessible and frequently integrated into existing slums” (Zetter and Deikun, 2010 pg 7). However, as the primary agency responsible for the welfare of refugees, UNHCR cannot abdicate its duties so easily: as Long (2013) succinctly encapsulates the difficulties facing the organisation - “If the creation of a refugee population begins as a humanitarian crisis, it ends as a development challenge” and the organisation must begin to acknowledge this fact.

2.6 The Right to the City

The Right to the City was a concept originally constructed by Henri Lefebvre in his 1968 book *Le Droit à la Ville*, which examined urban dwellers' freedom and access to urban life. Marcuse (2009), describes Lefebvre's right to the city as “a cry and a demand, a cry out of necessity and a demand for something more” (pg 190), stating that the demand of the Right to the City comes “from the directly oppressed, the aspiration from the alienated” (191). In order to explore the

urban populations of Dar es Salaam within the context of the Right to the City, the concept requires further disaggregation.

This concept has been further discussed by many authors since Lefebvre's original work (Boniburini et. al, 2013; Friedmann, 1995; Harvey, 2000; Harvey, 2006; Harvey, 2012; Marcuse, 2009; Marcuse 2014; Smith and Jenkins, 2013; Vogiazides, 2012), and the Right to the City is still very much a valid topic in today's urban environment, as different groups, especially the urban poor, fight for their rights to land and basic services. The city, with its larger populations, is almost a means of defending oneself from the harshness of reality as noted by Wirth – “the reserve, the indifference, and the blasé outlook which urbanites manifest in their relationships may thus be regarded as devices for immunizing themselves against the personal claims and expectations of others” (1938, 12).

The idea has become quite amorphous, in some cases co-opted and expropriated by various groups claiming that it espouses their claims to the city, and Marcuse (2014) identifies no less than 6 different readings of Lefebvre's original work, each with quite diverse interpretations. The phrase itself has become ‘contested territory’ (Boniburini 2013, p. 17) as competing factions adopt the concept as an endorsement of their own ideals, often from quite different perspectives. The resurgence of the concept as a ‘slogan’ for many organisations involved in both human rights and urban development is evident in recent years: The World Charter for the Human Right to the City meetings, along with the European Social Forum have used the concept as a type of “political manifesto” (Boniburini, 2013 pg 19). So too has the World Social Forum through the World Charter for the Right to the City (Institutional Alliance of Inhabitants, 2005), in addition to UNESCO (2006; Brown and Kristiansen, 2009) and UN-HABITAT (2010) which have incorporated the concept into their programmes as a rights-based approach.

The concept has also been supported by the Brazilian government, who in 2001 included it in the City Statute for Brazil, which is the main institutional framework for urban development in the city, explicitly outlining in the statute that the ‘right to the city’ was a collective right (Fernandes, 2007). Recent years have also seen the establishment of NGOs such as the Right to the City Alliance and all of these organisations have adopted slightly different views on how to interpret the slogan. However, reactions to these have been mixed with some viewing the loss of Lefebvre's original radical concept in order to achieve a broad consensus as a weakening of the concept (Boniburini 2013). Irrespective of whether this is the case, the fact remains that

the concept of the Right to the City is once again at the forefront of the discourse on urban development.

Marcuse notes that Lefebvre's own thoughts on the right to the city are indeed more radical than other's interpretations; they are a call for a revolution of the urban. This approach is also radical in the sense that Lefebvre acknowledged that rights are viewed by many as a "bourgeois project" (Purcell 2014, p. 146) and so separate from the disadvantaged groups discussed in this thesis. However, Marcuse decries the use of the term 'right' as the concept is "not a Right in the sense of a legal claim enforceable through the judicial system, but a *moral* right, an appeal to the highest of human values" (Marcuse 2014, p. 5). The two key tenets of Lefebvre's original idea remain that 1) the city is an oeuvre, a projection of society, where inhabitants have the right to physically occupy space (the right to appropriation) and 2) all inhabitants (not just citizens) of the city participate in the construction of the city (Boniburini 2013). Many academics have contributed to the growing literature which exists on the Right to the City, forming their own definitions of what this means – Harvey sees it as "a right to change ourselves, by changing the city" (2008, pg 32), while Balbo (2013) highlights the importance of urban inclusion and the acceptance of a plurality of values within communities.

For the purposes of the discussion of the Right to the City this thesis will focus on a 'strategic reading' of Lefebvre's work, as noted by Marcuse (2014). The strategic reading was chosen as it identifies with groups (such as those researched in this study) that are the underprivileged and suffering in urban society, prohibited economically or socially from real inclusion in the City. They are simply seeking 'to obtain the benefits of existing city life from which they have been excluded' (Marcuse 2014, p. 6). It is also acknowledged in adopting this reading that the original writing of Lefebvre took place in a very different context to the modern day Global South – and the thesis acknowledges that "the transference of this concept to different socio political contexts is not direct" (Smith and Jenkins, 2013 pg 139).

Therefore, it will attempt to adapt the notion to the local context of Tanzania, within the context of its government and institutional frameworks. This will be considered through the examination of urban residency rights and urban planning,¹³ seen through the lens of a colonial legacy which exists across the African continent (Smith and Jenkins, 2013). In addition, the

¹³ These points are discussed in further detail in Chapter 4 and Chapter 7.

concept is not a simple contest for hegemony as it may first appear. In this instance, it serves as a useful starting point to examine the theory in the context of the research conducted in Dar es Salaam. This development of the theoretical framework will be furthered by Marcuse's reading of Lefebvre which helps to break down the radical nature of the concept by forming three questions which need to be answered – *whose right, what right and what city* (Marcuse 2009).

In this instance, Marcuse's interpretation of Lefebvre also helps to bridge the theoretical / practical divide which often exists in urban studies - the interaction of the sometimes quixotic Right to the City and the more concrete asset vulnerability framework will help to allow theory to develop in tandem with practical application in the 'real city', not independently of it (Marcuse 2009). Indeed, one could argue that this dyad of theory and practice, these linkages, are key to the usefulness of the concept of the Right to the City – although Lefebvre's radical idea is ground breaking, it is not enough on its own, it must create a city where not just material needs but where "aspirational needs" are met (Marcuse 2009, p. 193). So it is not sufficient for a refugee to live in a one room house today – they must be able to aspire one day to own their own home. This in turn answers the question of *what city*? It must be a city to cater for the aspirations of its inhabitants, a point which Lefebvre and Marcuse are both insistent on. In addition, it must also be a city that, according to the prevailing analyses of the Right to the City, rejects the capitalist system (Marcuse 2009). It is not possible within the scope of this thesis to comprehensively address this point and the surrounding discourse on neoliberalism in relation to the Right to the City, but the connection between the two issues must be acknowledged nevertheless.

What changes can the city of Dar es Salaam make in the present day, to allow the aspirational visions of Marcuse and Lefebvre to be realised? Herein lies the usefulness of asset vulnerability viewed through the lens of the Right to the City – it can begin, in some small measure to answer this question, as noted by Boniburini – "material practice need imaginaries to envisage comprehensive and complex counter-hegemonic projects, and imaginaries need the experience gained by material practices if eventually they want to materialise these" (2013, p. 27).

In the case of this thesis the question of *whose right* is clearly defined - the research examines the rights of the urban refugees and urban poor of Dar es Salaam, in other words, this research focuses on not everyone's rights, but those who do not have it now (Marcuse 2009). For

refugees their exclusion is compounded, and linked directly to their original displacement and resulting erosion of assets. In the case of the Tanzanian population, while they have not suffered the difficulties of forced migration, they too are denied as their asset vulnerability prevents them from exercising their right to obtain the benefits of the city such as secure income (Marcuse 2014). In the following analysis, the vulnerabilities and assets that influence the refugee population and Tanzanian urban poor of Dar es Salaam are presented, as is the interplay between the two groups.

The concept of citizenship is a fundamental tenet in discussing *who* has the Right to the City, in this instance refugees and urban poor populations. The narrative of refugees as subjects of respective governments and humanitarian organisations through the years has meant that they are often denied access to basic services and protection. So too the endemic poverty of the urban slum dwellers has resulted in them not being able to exercise this right. The Arab Spring in 2012 is an example of a physical manifestation of people exercising their Right to the City – their right to urban citizenship, democracy and participation in the political process (Bissell, 2011). This rhetoric needs to be extended to all marginalised groups in the cities of sub-Saharan Africa which are still without a voice.

The City has seen many attempts at change and improvement down through the centuries, with mixed results, and it appears the human fascination with how to create a better environment to inhabit is far from satisfied. Smith and Jenkins (2013) acknowledge this and critique Lefebvre's work, noting that the concept "combined two key rights: to participation and appropriation... involves both right to occupy existing urban space and to produce urban space so that it meets the needs of inhabitants, thus prioritizing urban space for its use value rather than its exchange value" (pg 140). The key point they make regarding the Right to the City approach is that it must be based on the existence of an effective judicial system. However, an effective and fair judicial system is often substandard in countries of the Global South, and they argue this almost negates the inherent value of the approach. They contend that in fact it is through actions such as settling in informal settlements, albeit outside the formal institutions of the urban structures that many residents exert this right - "the claims to the right to the city therefore take place mostly through the actions of individuals and households when securing a place for themselves and their families in the city, through finding both shelter and livelihood sustaining activities" (Smith and Jenkins, 2013 pg 153). It is also important because, as noted by Moser and Norton

(2001), rights can act as an opening through which to examine the way power disparities deny certain groups access to assets required to build sustainable livelihoods.

2.6.1 The Right to the City and neoliberalism

The concept of the Right to the City is intractably intertwined with the advancement of neoliberalism in recent years, despite the fact that one could argue the concepts are diametrically opposed. Harvey notes that “Neoliberalisation has swept across the world like a vast tidal wave of institutional reform and discursive adjustment, entailing much destruction” (2006 pg 145). Harvey (2012) examines the concept in depth, in particular the neoliberal tendencies that countries have adopted over the course of the last fifty years. His article on the Right to the City suggests that property rights surpass all other rights in capitalist societies (Harvey, 2012).

His main thesis is that the type of urban environment created by people cannot be satisfactorily separated from what kind of people we are, and therefore goes to the very heart of our humanity. Are we content to live in a city where other dwellers may live in squalor, deprivation and discrimination? If one were to walk around any city in the developing, or indeed developed world today then it seems the answer would undoubtedly be yes – this is an indictment not so much of our humanity but more of the current economic system where countries continue to adopt neoliberalist policies despite comprehensive evidence of the growing inequality gap in society. For we already have within our capabilities the technology, intelligence and resources to ensure that if properly distributed and managed, there should be no one, whether urban or rural that have to live in such a manner, and yet today hundreds of millions of people do.

Harvey expands on this discourse with an extensive examination of the process of capitalism, and how this has been closely associated with the development of the urban environment (i.e. the urbanisation of capital). The continued thriving of capitalism is heavily dependent on the urban environment, as capitalism requires a surplus to survive, and the city has always been a haven for this. It is, as Harvey notes “the construction of a neoliberal answer to the problems of perpetuation of class power and revival of a capacity to absorb the surpluses that capitalism must produce if it is to survive” (2012 pg 6). He makes a case in point of the ‘criminally absurd mega-urbanization projects’ which have appeared in countries such as Dubai, “mopping up the surpluses arising from oil wealth in the most conspicuous, socially unjust and environmentally wasteful ways possible” (Harvey, 2012 pg 7).

There are no rights for the poor in these types of cities; they are excluded socially, economically, and physically – and in some cases even politically. The mortgage market is a perfect example of this, with the sub-prime crisis of 2007/2008 highlighting how it is not just in developing countries but worldwide, in this global and credit connected age how the Right to the City can come at a very high cost to the poorer sections of the community: homelessness. As Marcuse (2009) notes “what all of these formulations must imply, if the analysis of critical urban theory is correct, is a fundamental rejection of the prevailing capitalist system” (pg 194). It is forcing people to move further and further from urban centres, and this coupled with rising fuel costs and the general suburbanisation of cities, framed within the context of issues such as climate change can only have negative consequences.

Harvey (2012) also reflects that in another sense the urban life has become fashionable once again – a status symbol for the young, successful yuppies, a “commodity for those with money; the postmodernist penchant for encouraging the formation of market niches, both in urban lifestyle choice and in consumer habits, and cultural forms, surrounds the contemporary urban experience with an aura of freedom of choice in the market, provided you have the money” (Harvey, 2012 pg 8). Indeed, spatially it is clear to see who has a right or not, and to what parts of the city. Urban areas are becoming ever increasingly segregated, with the growth of gated communities, private spaces, bastions of wealth and exclusivity in what is often a greater sea of poverty and exclusion – such as the rise of food banks in recent years in UK. This “spreading malaise of the neoliberal ethic” (Harvey, 2000 pg 9), is the root of many problems and is generally accompanied by ‘urban regeneration’ otherwise known as (often state sponsored) gentrification of previously poor areas of the city and the displacement of its original residents to make way for the urban elite. And it appears that the question of the Right to the City has never been solved; for all the ambitions, ideals and plans the problems of the poor remain – as Engels (1935) succinctly and accurately pointed out, the problems are simply shifted elsewhere, preferably somewhere they remain hidden from the urban bourgeoisie.

Harvey notes that “a process of displacement and what I call ‘accumulation by dispossession’ also lies at the core of the urban process under capitalism. It is the mirror image of capital absorption through urban redevelopment and is giving rise to all manner of conflict over the capture of high value land from low income populations that may have lived there for many years” (2000 pg 10). He cites the current attempts at clearing Dharavi slums, one of the largest and most central slums in Mumbai (currently valued at US\$2billion) as an example of this. He

concludes that the neoliberalist agenda has had a long lasting and generally disastrous effect on the urban poor – “the right to the city as it is now constituted, is far too narrowly confined, in most cases in the hands of a small political and economic elite who are in the position to shape the city more and more after their own particular heart’s desire” – the rich/powerful asserting their right to the city (Harvey, 2012 pg 13).

2.6.2 The legal empowerment of the poor

Vogaiazides (2012) approaches Lefebvre’s ‘Right to the City’ from a slightly different angle describing it as a “radical restructuring of social, political and economic relations in the city and beyond that would shift control away from the capital and the state towards urban inhabitants” (pg 19). Vogaiazides (2012) in her article critiques the concept in comparison to the Legal Empowerment of the Poor (LEP) discourse, attempting to determine which, if either, is more effective in tackling urban poverty and access to basic services.

LEP supports the vein of De Soto’s argument, that formalisation of property rights is the solution to ending urban poverty, while the Rights to the City approach focuses on something quite different; the role of social, economic and political factors in how people are affected by poverty (Vogaiazides, 2012). Regarding the effects that this has on the provision of housing for various excluded groups (in this case the urban poor and refugees), she notes that the LEP focuses on “formalisation of illegal housing” and the Right to the City “on the right to housing irrespective of legal status and on participatory governance” (Vogaiazides, 2012 pg 32). The other major difference between the two ideologies is that while the LEP sees the market as a positive influence, the Right to the City proponents do not, and believe markets competing in sub-Saharan Africa have numerous negative effects on the poorer sections of society. As has been seen from Smith and Jenkin’s (2013) and Harvey’s (2000; 2006; 2008; 2012) arguments above, both approaches have shortcomings: the Right to the City’s lack of judicial support and legal infrastructure, and the LEP’s issues surrounding accessing loan capital, and the unwillingness of poorer sections of communities to risk their properties in order to get access to these loans.

Friedmann (1995) approached the concept of the Right of the City from a slightly different standpoint, investigating the violence and gross violations of people’s safety and human rights which have occurred in urban areas throughout the years. His description of the violence in Chile in 1983, “another fascist Utopia” (Friedmann, 1995 pg 140), paints a bloody and

horrifying picture of how the hungry poor are taught their place in society; “mercilessly they swing their batons, cracking the skull of whoever crosses their path: old women, school kids, unemployed workers. Rapaciously, they pounce on any convenient victim, like God’s avenging angels, beating them unconscious” (1995 pg 142). It seems that desperate poverty within the urban area has never been welcomed. He also supports the point made repeatedly by Harvey regarding the urban elite, and how they wish to have the city to themselves. In effect the right is not actually a right; it is not a given, it is bought, with a golf club membership or a second home, and so it is inherently exclusionary; “what the elite most crave is the illusion of rustic tranquillity. What they most crave is to talk with clones of their own kind. What they most fear and despise is the city and its streets crowded with people who are quite unlike themselves” (Friedmann, 1995 pg 144).

2.6.3 The revanchist city

Swanson (2007) also looks in detail at the dystopian landscape of the city and the harm that is inflicted on its poorer residents in their attempts to exercise their rights. She describes it as “the revanchist city”, referring to it as a “vengeful right-wing reaction against the poor” (Swanson, 2007 pg 709). This is the case in many developing countries, where municipal authorities, desperate to gain revenue from tourism and business in central business districts, have set about on a plethora of urban regeneration projects and the removal of the poor from these areas in order to sanitise the image of the urban area for public consumption (Swanson, 2007). The pushing of the neoliberalist agenda has resulted in cities competing with each other for business, and so the ability to market one’s cityscapes as attractive, safe and exciting is of paramount importance, certainly of more importance than the rights of the poor to inhabit the space as well – “Since economic restructuring has made the local economy increasingly less a function of the national economy, local governments have become more concerned with ensuring that the local area competes effectively in the global economy” (Purcell, 2002 pg 100).

This is confirmed by Swanson in her research in Ecuador, a country which has been subject to SAPs and management by the IMF – “beggars, street children and informal workers are being displaced to make way for the global tourist class. In other words, revanchism is not being driven by a demand for gentrified housing but rather by a re-orientation of the city to the tourist economy” (Swanson, 2007 pg 714). These actions on the part of municipal authorities are resulting in the burgeoning of informal settlements worldwide, “manifesting as an intensely

uneven patchwork of utopian and dystopian spaces that are, to all intents and purposes, physically proximate but institutionally estranged” (MacLeod and Ward, 2002 pg 154). MacLeod and Ward delve further to describe how the spatial divides in cities are becoming ever more obvious as within the capitalist system, describing how cities are “brutally divided, often on racial grounds, between privatopian cells of affluence and dystopian spaces of terror where public and private police forces battle the criminalised poor for territorial rights” (2002 pg 161). Smith (1996, pg 207) goes further in this dismissal of the revanchist city claiming it to be a vicious reaction of those long accustomed to holding a privileged place in society being very slow to adapt to the changing urban environment, where they are no longer king:

More than anything the revanchist city expresses a race/class/gender terror felt by middle- and ruling-class whites who are suddenly stuck in place by a ravaged property market, the threat and reality of unemployment, the decimation of social services, and the emergence of minority and immigrant groups, as well as women, as powerful urban actors. It portends a vicious reaction against minorities, the working class, homeless people, the unemployed, women, gays and lesbians, immigrants.

These battles for territorial rights are often manifested as contested space (Gaffikin and Morrissey, 2011); those fleeing violence, whether internally displaced or refugees may find themselves confronted with another form of violence on arrival in the city. That is, competing for the scarce resources and services with thousands of other urban poor, who may or may not be from different ethnic and religious backgrounds. This often escalates the tensions which already exist within certain cities where the crime rate is high, as the continually expanding population exerts huge pressure not only on the crumbling infrastructure, but the residents as well. It also highlights clearly the powerlessness of those at the bottom of the social pyramid – lack of power politically, economically or socially to change the status quo and gain rights to affect a noticeable improvement in their living arrangements.

Beall (2007) investigates conflict in more detail, noting the social distance which widens in the heterogeneous areas of cities, and the gross violation of human rights in forced evictions. She emphasises the vulnerability of the urban population and the potential for the rise in urban dystopias, borrowing the term ‘urbicide’, where the state perpetrates acts of terror on its own people (pg 10). Although this may seem a strong choice of word, it is a valid point; “urban targets are not only associated with terror attacks and war but also pernicious urban planning,

evictions, involuntary relocation and the deliberate destruction of urban infrastructure for political purposes" (Beall, 2007 pg 8).

2.6.4 Urban dystopias

Discussing how rapid urbanisation has led to a rise in the predictions of ‘imminent urban dystopias’ (Beall, 2007 pg 8) she attests that the vulnerability of developing cities is increased because of the poverty and unprecedented growth they experience. Most importantly, Beall points out a key concern with the growing number of refugees which is that “social distance is often magnified. The demonization of ethnic and religious minorities has been a central feature of urban terrorist attacks in developing countries” (Beall, 2007 pg 6). The ongoing and devastating civil war in Syria is only the most recent testament to this statement, indicating how the city as an entity, such as the battle for Damascus in 2012, can amplify underlying tensions in communities becoming the frontline for contesting factions (Reuters, 2013). The plight of Southern Sudanese internally displaced in Khartoum before independence is another case in point. Often evicted from their slums, discriminated against for being Black, Christian Africans residing in an Arabic, Muslim state, the Southern Sudanese lived in a constant state of insecurity in their adopted home, always viewed as second class citizens by their Northern counterparts (De Geoffroy, 2007).

However, urban violence does not always have to be quite so extreme and can take the form of more insidious attacks such as high rates of robbery or assault, so creating a spatial map of fear in the residents’ minds – those places where one should not go. This is particularly relevant for refugees and migrants who move to a city, and may often be singled out for religious or ethnic reasons. Davis (2007) also alludes to this type of violence, noting that malign urban planning policies, along with forced evictions or relocations are just as harmful and often overlooked as genuinely violent, when in fact they are often politically motivated and so are tantamount to political violence.

The ‘urban cleansing’ of certain areas of a city are an example of this, as occurred recently in Lagos, Nigeria, where 10,000 slum dwellers were evicted and promptly had their housing demolished with 30 minutes’ notice (New York Times, 2013). The effects of eviction and involuntary resettlement can have very negative consequences on the poor, and vastly exacerbate their already precarious economic state, not least grossly infringing their human rights. UN-HABITAT has recognised this and one of its major campaigns in recent years has

been to reduce the number of people being evicted. Indeed, the Centre on Housing Rights and Evictions (COHRE, 2009) cited in their last survey on forced evictions for the 2007 – 2008 period (the organisation has since shut down), that in Africa alone 270,660 people were forcefully evicted from their homes in that year, with the majority located in urban areas.

Ethnic and political violence during the 2008 elections in Kenya and the wave of violent riots in the suburbs of France in 2005, are just two instances of violence which are occurring more frequently and are symptoms of the issues at large of the city, all these examples “illustrate the great diversity of the violence that plague countries at peace” (Harroff – Tavel, 2010 pg 330). In retaliation to this, the wealthy residents of the cities have created iron clad gated communities, walled cities divorced from the wider urban expanse complete with security guards, dogs, barbed wire fences and unhealthy, often irrational fear of their poverty-stricken neighbours, who are viewed with suspicion. It is the ultimate expression of power, the inability to access a space as noted by Fan; who postulates that we should think critically about “the institutionalised social relations that dominate within a given space, about the kind of spaces that are created, reproduced and defended and about who has or lacks access to them” (2012, pg S71); social and spatial exclusion intertwined. Beall and Fox (2009) argue that this is a serious issue in some developing cities where violence is endemic, particularly in Latin American cities, although urban spaces in places such as Nairobi in Kenya are not far behind—“cities everywhere are becoming increasingly fortified, militarised, spaces. Perceived security threats are being translated into urban planning and governance strategies designed to control, survey and defend urban space” (pg 198).

2.6.5 Segregation and discrimination

De La Espriella (2007) has conducted studies on poverty mapping in various developing cities and notes that “the polarization generated by inequality is represented in the territory by mechanisms of social exclusions, such as transport, labour and residential segregation” (pg 321). Gaffikin and Morrissey (2011) argue that contestation regarding identity and territory, and the segregationist policies it leads to, are most visible in urban areas, and two main types exist – “the first relates to pluralist disputes involving diverse ethnic, religious or cultural disputes groups about issues of recognition, distribution and enfranchisement; the second concerns ethno-nationalist conflict around sovereignty” (pg 1091). Obstacles to local integration due to the requirement of documents are commonplace, and often add to the problem of segregation

– “In their parallel lives people living in divided communities were seen to operate in mutual ignorance and fear” (Gaffikin and Morrissey, 2011 pg 1107).

Refugees encounter repeated instances of discrimination from various sectors of society – police, politicians and the urban poor which they compete with for resources. Pavanello et al.’s (2010) study of Somali refugees in Nairobi uncovers how they are subject to systematic abuse from police who assume that they are illegal and / or engaged in criminal activities, which often leads to unnecessary incarcerations and being forced to pay bribes. Politicians too, exploit this opportunity using the refugee population as a scapegoat on which to place the blame for all manner of social ills in a given city (Loescher and Milner, 2005; Kibreab, 2007), increasing the animosity between the refugees and host population in many instances. Refugees are very rarely, if ever seen as a positive influence in urban areas, yet Jacobsen (2002) attests that in fact they can contribute skills, knowledge and social aspects to the economy. Crisp et. al. (2012) also notes this – “many IDPs and refugees can inject assets into urban economies, stimulate innovation, and offer employment to local people” (pg S33).

The lack of documentation of many refugees which inhabit urban areas can also pose serious problems as it proves difficult to demonstrate one’s identity, and complete many basic tasks for day to day living such as opening a bank account or signing a lease. This absence of formal documentation leaves refugees vulnerable to exploitation by landlords and results in them paying higher prices for land that is not often in use in any case as it is marginal or unwanted waste land on the peripheries of cities (Crisp et. al, 2012; Haysom and Loughna, 2012). However as noted by De Geoffrey (2005), as cities expand and spatially take up more land, this once marginal areas increase in market value and often results in refugees and IDPs who have settled being forcibly evicted once it is profitable for the municipality or landowner to do so. Without formal documentation, they have no rights, and are once again left to fend for themselves.

2.7 Conclusion

This chapter has introduced a literature review in relation to asset vulnerability, urban displacement and the Right to the City. The chapter has reviewed different approaches to defining the concepts of ‘asset vulnerability’, ‘displacement’ and ‘the Right to the City’ as among the main forces which affect urban development in Dar es Salaam, with emphasis on the chosen definitions for the purposes of this thesis. The chapter also reviewed briefly the

development of the asset vulnerability concept within the wider framework of livelihoods. This is to clarify the dimensions of each concept when used in this thesis. The chapter then responded to research question 2 by reviewing the role of the UN and its sphere of influence in urban development decision-making in the context of Dar es Salaam. Furthermore, the chapter discussed the effect of refugee legislation and the debate regarding who really constitutes a refugee, applying this to Tanzania.

The chapter also examined in detail how the nexus which exists between the three facets. It considered how this specific approach has not been undertaken before and outlined why it would be suitable for the nature of this type of research. Throughout the thesis, the story of the nexus of asset vulnerability, the Right to the City and displacement is a theme that is constant, and remains the core contribution of this research.

As with all conceptual frameworks, this approach has its limitations. The challenge of conceptualising each of the three themes adequately and then comprehensively linking them sufficiently is considerable. It is inevitable that in this process some facets of one or more of the concept may become lost in the process; or that the attempt fails to capture any of the concepts sufficiently. In the case of this thesis, the researcher views this output as work which can be built further upon, but that has made the necessary first steps in discussing asset vulnerability, displacement and the Right to the City in tandem. It has highlighted the utility of this approach through both the development of the conceptual framework and how this has translated into tangible results. By first examining the three concepts separately and building the theoretical connections between them in Chapter 2, this has laid the groundwork to translate this into results in the data collection phase, which could be analysed to develop the theory of the nexus. The process has been an iterative one. By constantly re-examining the nexus (Figure 2.1 and Figure 8.1) at both the macro and micro level throughout the main body of the thesis, a clear picture of the conceptual framework of the linkages emerged.

In adapting this approach, the framework has allowed the utility of this method to come to light, as it emphasises the complex interactions which need to be considered when developing policies. In addition, it clarifies the importance of considering how these interactions take place in the urban sphere, rather than attempting to address issues in silos, which will result in the bigger picture being lost and poor policy development. For example, attempting to address any

of the three key components of the nexus independently would result in an incomplete understanding of how to develop Dar es Salaam a better city for all its residents.

Confirming the analytical utility of this approach is in of itself a research contribution; as outlined in the introduction of the thesis, the issues of forced displacement, rapid urbanisation and the growth of slum settlements are all trends which are predicted continue to grow in the coming years. Therefore, the development of the nexus may act as one step towards attempting to make sense of these phenomena as they unfold, and how best urban policy makers can prepare for the upheaval they will inevitably cause. This thesis represents the nascent stages of the discussion, which hopefully can be built upon and expanded by future researchers, just as this thesis stands on the work of many academics such as Caroline Moser, David Harvey and Roger Zetter and many others who have contributed a great deal to their respective subject areas.

The following Chapter Three focuses on the chosen methodology for this research and its related data collection and analysis methods. In addition, it gives an overview and justification for the choice of the case studies and their context. Furthermore, the key ethical issues considered in this research and the main limitations which affected its progress are also introduced along with the timeline of the key research tasks.

Chapter Three – Research Methodology and Data Collection Methods

3.1 Introduction

This chapter introduces the research design and strategy adopted for this study. It seeks to explain the methods used in data collection, the reasons for choosing them and the epistemological and theoretical grounds on which these methods are based. The research design strategy is based upon the ‘critical case study¹⁴ method’ (Flybjerg, 2006). The chapter also explains the challenges encountered in selecting this particular approach and provides a summary of the methodological challenges faced during the various stages of the research (literature review, fieldwork visits and data gathering and analysis).

This section considers the problems of conducting social science research with vulnerable groups, and the ethical dilemmas which researchers encounter. In addition, the chapter examines in depth the use of CAQDAS as a tool for analysing the data collected, and its effectiveness with this research. The shortcomings of the research are also investigated and the issues surrounding the reliability and validity of the data collected are discussed. Finally, the research timeline of the Ph.D. fieldwork overall is examined and delays in the research at different stages are acknowledged and explained.

3.2 Theoretical considerations

3.2.1 Choice of subject matter

The examination of the nexus between asset vulnerability, displacement and the Right to the City was not the only subject matter considered for the topic of this Ph.D. The original topic for the research was intended to focus on the rights of South Sudanese living in Khartoum, Sudan. However, due to ongoing security concerns the location was not deemed appropriate to conduct the research. The original research hoped to examine the complex relationship between South Sudanese and their Northern neighbours during a period of flux after the creation of South Sudan as a country, specifically examining their exclusion to slums on the outskirts of Khartoum. When the location was changed to Dar es Salaam in Tanzania, the original concept developed for the research in Sudan was expanded as during the course of background reading

¹⁴ To achieve information that permits logical deductions of the type “If this is (not) valid to this case then it applies to all (no) cases” (Flybjerg, 2006 pg 230).

the gap in the research regarding the connections between asset vulnerability, displacement and the Right to the City had come to light. It was also evident from the levels of both displacement and exclusion in cities in the form of informality that this was a topic which was relevant to cities developing in the future. As a result of this process, the nexus of asset vulnerability, the Right to the City and displacement were confirmed as the focus of this thesis.

3.2.2 The inductive and deductive views of science

“No research (geographic or otherwise) takes place in a philosophical vacuum. Even if it is not explicitly articulated, all research is guided by a set of philosophical beliefs” (Kitchin and Tate, 1999 pg 4). The nature of the relationship between theory and research is key to creating a good research design, and the use of the correct theory is crucial to its success. Amongst the most common of these theories are the deductive and inductive approaches. The deductive approach is defined by Gill and Johnson (2002) as “entailing the development of a conceptual and theoretical structure prior to its testing through empirical observation” (Gill and Johnson, 2002 pg 28). It is aligned towards the philosophical position of positivism¹⁵ / post positivism¹⁶. The inductive approach is generally more associated with qualitative studies (Bryman, 2012) and a constructivist philosophical position. The main tenet of inductive approach is that “theory is the outcome of research. In other words, the process of induction involves drawing generalizable inferences out of observations” (Bryman, 2012 pg 26). However, although this research is primarily inductive, it is also iterative, in that “it involves weaving back and forth between data and theory” (Bryman, 2012 pg 26). Therefore, the approach taken for the research strategy is not purely inductive but partially deductive also.

3.2.3 Research paradigms

According to Creswell (2009) four philosophical positions exist: positivism / post-positivism, constructivism, advocacy/participatory and pragmatism. These four paradigms differ in several areas: in their ontology (nature of knowledge), epistemology (way of knowing) and methodology (how we know). These three areas are clearly interrelated and have considerable effect on the type of data that will be generated. Therefore, it is crucial to position the research within the paradigm most suitable for this research question. The following sections discuss

¹⁵ Positivism is “an epistemological position that advocate the application of the methods of the natural science to the study of social reality and beyond” (Bryman, 2012 pg 28).

¹⁶ The “thinking after positivism, challenging of the absolute truth of knowledge” (Philips and Burbules, in Creswell, 2009 pg 6).

the paradigms in greater detail in order to justify the philosophical assumption adopted for this research.

In response to this somewhat rigid view of how knowledge can be created and considered, the social constructivist worldview takes a different approach. Meaning is central to the thesis of social constructivism¹⁷, the central assumption being that the meanings people create in their lives to understand their world are subjective and complex - and not easily categorised in a quantitative format. This worldview also often focuses on a particular context (Creswell, 2009). While the constructionist perspective is quite similar to some other epistemological perspectives, it differs in several ways: firstly, the researcher begins from the view point that does not assume any pre-existing bias and aims to understand how people invent structures to help them make sense of what is going on around them (Easterby et al, 2008). Consequently, much attention is given to the use of language and conversation between people as they create their own meanings (Creswell, 2009). The important function of constructionism is to understand the subject matter as much from the participant's viewpoint as possible (Creswell, 2009). Furthermore, "the recognition that the observer can never be separated from the sense-making process means that researchers are starting to recognise that theories which apply to the subjects of their work must also be relevant to themselves" (Easterby et al 2008, pg 63).

Historically positivism has been the main epistemology of natural sciences and constructivism has developed in response to this, asserting that the study of social science subject matter differs considerably from the natural sciences and so should be researched appropriately, i.e. with different methods from that of the natural sciences. According to Bryman it is "predicated upon the view that a strategy is required that respects the difference between people and objects of the natural sciences and therefore requires the social scientist to grasp the subjective meaning of social action" (Bryman, 2012 pg 30). This constructivist stance is linked to the inductive approach discussed previously, and together the two form the basis for gathering in-depth information through the use of qualitative methods.

The advocacy/participatory world view developed as a response to the belief that the post positivist assumptions developed laws and theories which were not beneficial to vulnerable or

¹⁷ Constructivism "asserts that social phenomena and their meanings are continually accomplished by social actors. It implies that social phenomena and categories are not only produced through social interaction but that they are in a constant state of revision" (Bryman, 2012 pg 33).

marginalised communities, or in contexts where social justice was perceived to be an issue (Crewsell 2009). Its supporters argue that the social constructivism approach is also unsatisfactory as it does not advocate strongly enough for these groups, and so this paradigm is explicitly linked to the improvement of the conditions of such groups as part of the agenda. Examples of such philosophical focuses are feminist perspectives and queer theory (Crewsell, 2009). The concept of advocacy and reciprocity while suitable for this type of research in the sense of the groups being examined, was not chosen as it was not feasible for the researcher to promise the participants they would be adequately represented, or advocate effectively on their behalf to a wider audience. The implications for this are discussed at considerable length in section 3.6.5 of this chapter. The fourth paradigm, the pragmatic paradigm, is not bound by any one philosophy, but draws on mixed methods to best meet the needs of the research. They “look to the *what* and *how* to research, based on the intended consequences – and where they want to go with it” (Creswell, 2009 pg 11). Therefore, this paradigm is often suitable for researchers adopting a mixed methods approach.

In consideration of the paradigms outlined above, this research positions itself with the paradigm of social constructivism. Considering the aims and research question for this thesis, this research shows a clear intention to uncover the coping strategies of the urban refugees and urban poor, in addition to the reasons the state is failing to provide them with basic services. The researcher’s experiences, study of policy documents and the local context of the urban refugees and urban poor in Dar es Salaam, together with the literature review helped to redefine the aim of this research - to examine the vulnerabilities of the livelihood strategies adopted by refugees and other residents of informal settlements in Dar es Salaam, Tanzania, and how these strategies are complemented or hindered by the existing institutional structures in the city - became the focus of this study. Thus, the epistemology of the research clearly indicates that this thesis is based on the social constructivist philosophical approach.

3.2.4 Quantitative and qualitative research methods

Qualitative research is a strategy that generally focuses more on spoken language than numerical quantification in the collection and analysis of data (Bryman, 2012). There are several features of this type of research which distinguish it from quantitative:

- Qualitative research holds an inductive view of the links between theory and research, where theory is generated from research.

- The epistemological position is considered to be interpretivist¹⁸; that is the focus is on understanding the social world through the examination of the interpretation of that world by its participants.
- The ontological position is considered to be constructivist, that is that social properties are an outcome of the interactions between individuals, rather than phenomena ‘out there’ and separate from those involved in its construction. (Bryman, 2012 pg 380).

Qualitative methods are acknowledged as ways to create accounts of emotions, wants, experiences and other concepts that are not so easily defined or quantified by the positivist approach. This view is supported by Rubin & Rubin (1995) who characterised qualitative research to be “not looking for principles that are true all the time and in all conditions, like laws of physics; rather the goal is the understanding of specific circumstances, how and why things actually happen in a complex world” (Rubin and Rubin, 1995 p. 38). From this viewpoint, qualitative research methods are arguably superior to quantitative ones in relation to social science in that the field provides the tools to at least examine in depth unwieldy concepts such as the Right to the City.

Quantitative research is a research strategy that emphasises quantification in the collection and analysis of data (Bryman, 2012). There are several features of this type of approach which distinguish it from qualitative research:

- It incorporates a deductive approach in the relationship between theory and research, which focuses on the testing of theories.
- It has incorporated the practises of the natural scientific model, particularly the positivism paradigm.
- It views social reality as a reality that is external and objective (Bryman, 2012 pg 36).

Through clearly defined dependent and independent variables, quantitative research relies on hypothesis testing to test and validate theories through falsification, which requires that one modify or reject certain beliefs based on the integrity and consistency of research findings through a logical investigation (Wheeldon and Ahlberg, 2012). Thus, quantitative studies often begin with a related hypothesis, collect defined categories of data, and objectively analyse the data based on existing assumptions about knowledge.

¹⁸ Interpretivism is “an epistemological position that requires the social scientist to grasp the subjective meaning of social action” (Bryman, 2012 pg 712).

3.3 Case study research

3.3.1 Overview

A case study is self-explanatory in its description – it “entails the detailed and intensive analysis of a single case” (Bryman, 2012 pg 66). The case study¹⁹ is commonly used in research in the social sciences, and is considered appropriate for uncovering in-depth information regarding refugee and urban poor populations in this study. Yin (2009) contends that “the need for case studies arises out of the desire to understand complex social phenomena (. . .) allows investigators to retain the holistic and meaningful characteristics of real-life events” (pg 4). The case study method is not the only method available for conducting social science research; others include surveys, experiments and archival analysis (Yin, 2009). Each of these methods can answer different types of research questions, work across different time periods, and require varying degrees of control over events.

It is for these reasons that the case study method is considered to be the most appropriate for this research – it can answer the how, why questions, while focusing on contemporary events, and does not require behavioural control. In this instance, the research wants to understand how the urban refugee and urban poor populations cope and adapt to their vulnerabilities, how the state responds to their needs, and what factors such as governance structures are inhibiting the state from providing basic services adequately. The strength of the case study in examining such questions is “its ability to deal with a full variety of evidence – documents, artefacts, interviews and observations” (Yin, 2009 pg 11) in order to bolster and triangulate the data collected. The case study is also appropriate as it is generally positioned within the constructivist paradigm (Yin, 2009; Baxter and Jack, 2008 pg 545).

3.3.2 Criticisms of the case study method

In spite of being a commonly used method, the case study has come under scrutiny and is considered by some to be not especially valuable to social science research due to issues regarding lack of reliability, replicability and validity (Flyvbjerg, 2006; Bryman, 2012), in essence the “lack of rigor” (Yin, 2009 pg 14) which often accompanies case study research.

¹⁹ A case study is an empirical enquiry that a) investigates a contemporary phenomenon in depth and within its real-life context, especially when b) the boundaries between phenomenon and context are not clearly evident (Yin, 2009 pg 18).

The general consensus regarding case studies is that the findings of such studies are not generalizable, however Yin (2009) contends that while they are not generalizable to “populations or universes”, they are to “theoretical propositions” (pg. 15) and as such are still capable of producing useful data. This research as a Ph.D. thesis will not be statistically significant, nor representative of the refugee and urban poor populations of Dar es Salaam as a whole, but it is not intended to be. Generalisability is not the point of the case study in the first instance. Bryman notes that the aim of a case study is “to generate an intensive examination of a single case, in relation to which they then engage in theoretical analysis” (Bryman, 2012 pg 71). The closeness of the researcher to real life and the detailed observations and rich narratives/discourses which they uncover through the case study are equally if not more relevant than generalisability. This theoretical analysis can prove as a starting point or foundations to build on “practical or operational approaches” (Boniburini et. al, 2013, pg 9) which are often lacking from the research on conceptual frameworks.

Flyvbjerg (2006) strongly supports both Yin (2009) and Bryman’s (2012) view, and in his seminal paper *Five Misunderstandings about Case Study Research* (2006) he refutes much of the conventional wisdom regarding the shortcomings of the case study. He contends that social science produces context-dependent knowledge as opposed to context-dependent theory, and surmises that:

“Predictive theories and universals cannot be found in the study of human affairs. Concrete, context – dependent knowledge is, therefore, more valuable than the vain search for predictive theories” (Flyvbjerg, 2006 pg 224).

He also disbands two of the most damaging claims regarding case studies: that they are not generalizable and contain a subjective bias (Flyvbjerg, 2006). He cites examples of single case studies such as Galileo’s falsification of Aristotle’s law of gravity theory as an example where a lone case had a notable impact on the research field, arguing that formal generalisation is ‘overvalued’ while “the force of example is underestimated” (Flyvbjerg, 2006 pg 228). This issue is especially relevant in the field of refugee research, which has increasingly seen a shift in direction towards large sampling of refugee populations as a data collection method (Jacobsen and Landau, 2003). Many purport this method to be the most methodologically sound and rigorous means of gathering data, and see small scale studies as potentially hazardous in that they are not representative and so can misinform policy (Jacobsen and

Landau, 2003; Landau and Jacobsen, 2005). However, Rodgers (2004), supports Flyvbjerg's view that in depth, small scale research such as case studies in the field for refugee research are indeed relevant and important. He argues that quantitative research methods do not necessarily result in more reliable data or better informed policy production, and that the quantitative approach and statistical methods make the lives of refugees not especially relevant to researchers other than areas which can be measured (Rodgers, 2004). He highlights that:

“These environments are typically defined by social chaos and subversive economies where affected populations experience a profound sense of confusion and disorientation. Attempts to make sense of their (the refugee and IDP population) predicaments through the imposition of neatly, – even perfectly – designed surveys may completely miss this defining aspect of the social experience of forced migration” (Rodgers, 2004 pg 48).

Regarding subjective bias, Flyvbjerg confounds this theory on several fronts. Firstly, he purports the constructionist view discussed previously; that the most powerful method of understanding can only be achieved when the researchers themselves are placed within the context of the subject area they are studying (Flyvbjerg, 2006). He also highlights that the majority of researchers who have conducted in-depth case studies have actually had their preconceived notions disproven, and have had to change their hypotheses as a result of the case study data (Flyvbjerg, 2006). In light of these arguments, it was decided that the case study approach would be suitable for this type of research.

3.3.3 Choice of case studies

The three case study areas chosen are situated in the low-income areas of Dar es Salaam with a high proportion of informal settlements. The locations of these settlements will not be disclosed in order to protect the refugee populations residing in them. The fieldwork was conducted between March 2014 and June 2015 in the three settlements across Dar es Salaam. A research permit was granted prior to beginning the fieldwork by COSTECH, the Tanzania Commission for Science and Technology. The three settlements were chosen after lengthy discussions with both the refugee and urban settlement organisations working in Dar es Salaam. They were chosen on the basis of the following:

- The settlements were known to have a sizeable refugee population based on previous research work conducted by Asylum Access Tanzania and Ezra Ministries of Tanzania.

- They were accessible during times of flooding, which pose a significant problem during the rainy season as large areas of informal settlements can become almost inaccessible due to poor drainage and infrastructure.
- They had significant numbers of potential participants from both partner organisations living in the area.
- The cooperation of the local *mtaa* (sub-ward) office was available for entering the settlement area (this was confirmed through the research assistants who made contact with different ward officers).

For case studies, four major types of designs are relevant, following a 2 x 2 matrix. The first pair consists of single-case and multiple-case designs, while the second pair distinguishes between holistic and embedded designs (Yin, 2009 pg 46). For this research, a multiple case design with a holistic, single unit of analysis was used. The single unit of analysis being the ability of refugees and the urban poor population to reduce asset vulnerability and their ability to exercise their Right to the City. The case study could also be described as explanatory, as opposed to exploratory or descriptive in nature, as it “seeks to answer a question that sought to explain the presumed causal links in real-life interventions” (Baxter and Jack, 2008 pg 574).

3.4 Primary and secondary data collection methods

3.4.1. Overview

Data collection methods used in this research were the literature review, interviewing, focus groups and triangulation of data. A summary of these methods and their contributions in terms of the type of data collected and its purpose is introduced in Table 3.1.

Table 3.1 Methods used for data collection	
Methods	Collected information
In- depth interviews	Socio-demographic background, family background, employment patterns and entry to urban labour market, working environment, asset characteristics and returns of household assets, major shocks and stresses, coping strategies, persistent hunger, social support, social support network, housing and service accessibility, events that influence asset vulnerability and process of accumulating assets, institutional engagement, gender discrimination, extended family network, community network, slum development process, services and infrastructures, social network, flooding history, collective assets, formal institutional (municipality, NGOs and other civil society organisations) assistance in the slums, advocacy of civil society organisations on behalf of the urban poor, problems to support slum communities, implementation process of laws, rules and programmes, barriers to implement national and local housing, social sector policies, urban governance process in Dar es Salaam city, eviction threats and poor people’s participation in decision making process.

Focus group discussions	Institutional mapping and engagement, service delivery process, access to credit, community network, political participation, urban governance actions, evictions and civil society network.
Secondary data analysis	Household demographic information (age, household size, household head type, migration, residence types, reasons for migration, length of stay, educational status), employment pattern, income, expenditure, savings history, service accessibility and condition, asset characteristics.
Grey material analysis	Pro-poor housing policies and strategies, refugee policies, urban governance structure, programme implementation process, laws, rules and legal framework.

Source: Adapted from Hossien, 2014 pg 119

The data collection consisted of 90 semi-structured interviews and 2 focus groups in total; 30 interviews with refugees, 30 with Tanzanian urban poor and 30 with various UNHCR, UN-HABITAT, NGOs, INGOs, local government and academic staff. One focus group was conducted with refugees, and one with the Tanzanian urban poor. Interviews were conducted in English, Kiswahili, French, Kibembe and Lingala.

3.4.2 Interviewing

An interview “is a purposeful discussion between two or more people” (Saunders et al, 2003 pg 245). Semi structured interviews are non-standardised. In these interviews the researcher has in their possession a list of themes and questions to be covered, although these may vary slightly from interview to interview. This means that one can “omit some questions in particular interviews, given the specific context that is encountered in relation to the research topic” (Saunders et al, 2003 pg 246). Some data quality issues may reliability as “the findings derived from using non–standardised research methods are not necessarily intended to be repeatable since they reflect reality at the time they were collected, in a situation which may be subject to change” (Saunders et al, 2003 pg 243).

One might question, why use interviews at all? As noted by Silverman, there are simple answers; firstly, “everything depends on the research topic, methods in themselves are of no intrinsic value” (Silverman, 1993 pg 113). She also postulates that: “qualitative interviewing is particularly useful as a research method for assessing individuals’ attitudes and values – things that cannot necessarily be observed or accommodated in a formal questionnaire. Open–ended and flexible questions are likely to get a more considered response than closed questions and therefore provide better access to interviewees’ views, interpretation of events, understandings, experiences and opinions” (Silverman, 1993 pg 114). Two potential difficulties arise as regards interviews:

- Interviews do not appear to give us a direct access to the ‘facts’, or to events.
- Interviews do not tell us directly about people’s experiences but instead offer indirect representations of those experiences (Silverman, 1993 pg 117).

However, according to constructionism, interviewers, and interviewees, are always actively engaged in constructing meaning. Rather than treating this “as a standing in the way of accurate depictions of ‘facts’ or experiences”, the researcher takes as their topic how meaning is mutually constructed” (Silverman, 1993 pg 118). This supports the idea of the ‘active interview’ – “constructed as active, the subject behind the respondent not only holds facts and details of the experience, but, in the very process of offering them up for response, constructively adds to, takes away from, and transforms the facts and details. The respondent can hardly ‘spoil’ what he or she is, in effect, subjectively creating” (Silverman, 1993 pg 129).

As regards the issues of interviewer and respondent bias, it is impossible to completely remove bias from an interview: and there are various types of bias to consider (Yin, 2009). The first of these is interviewer bias, where one may attempt to impose one’s own beliefs or frame of reference through questions (Saunders et al, 2003). It is also possible that one will demonstrate bias in the way responses are interpreted.

Table 3.2 Comparison of refugee and Tanzanian interviewees		
	Refugee % (n=30)	Tanzanian% (n=30)
Gender		
Male	70	66.6
Female	30	33.3
Country of birth		
Tanzania	--	100
Democratic Republic of Congo	90	--
Rwanda	4	--
Burundi	3	--
Kenya	3	--
Age		
18-25	13.4	10
25-35	33.4	26.7
35-45	23.3	23.4
45-55	23.3	26.7
55-65	3.3	6.6
Over 65	3.3	6.6

Religion		
Christian	89.3	50
Muslim	10.7	50
Marital status		
Married	36.7	53.4
Single	26.7	23.3
Co – habituating	6.6	3.3
Separated / divorced	20	10
Widowed	10	10

Source: The author

Also, there “is a possibility that the interviewee may only provide a ‘partial’ picture of the situation that casts himself or herself in a ‘socially desirable’ role, or the organisation for which they work for in a positive or negative fashion” (Saunders et al, 2003 pg 253). The interviewees from both the refugees and Tanzanian urban poor group were chosen with the assistance of Asylum Access Tanzania (AATZ) and Community Centre Initiatives (CCI). Both organisations work with the groups being researched across Dar es Salaam. Participants were chosen on the basis of gender and age in order to attempt to get a wider cross section of both groups (See Table 3.2). They were contacted by the research assistants and given a clear briefing of what the interviews would entail – the topics, length and confidentiality clause. The list of other interviewees can be found in Appendix 3.13.

3.4.3 Focus groups

A focus group is in essence a “form of group interview in which there are several participants (in addition to a moderator / facilitator), there is emphasis in the questioning on a particular fairly tightly defined topic, and the accent is upon interaction with the group and the joint construction of meaning” (Bryman, 2012 pg 503). The focus groups conducted were done so with participants from the interviews, and the research assistants acted as facilitator / translators for the sessions. The number of participants in each of the focus groups was limited to 8, as for groups larger than this, dialogue can become difficult (Cameron, 2005). It was also confirmed beforehand that all the participants spoke at least one common language, in order to reduce the need for extra translation.

The focus group was chosen as a methodology for several reasons: it created a forum where participants could bring to the fore topics which they deemed to be relevant or important to the general discussion, and given the nature of the research subject, this was deemed to be very valuable in terms of highlighting the issues which refugees and Tanzanians themselves felt

affected them most seriously. It is also a very effective method in demonstrating how a group of people may collectively view an issue or phenomenon, and so can allow the researcher a broader view on the topic and reduce the bias which may be inherent in individual interviewees' responses, particularly if there is a relatively small sample.

The focus group also uncovers how a group can construct meaning around a topic (Bryman, 2012) in addition to how the participants of these groups interact with each other; potentially highlighting differences due to class or economic status which may not be immediately apparent through responses received from individual interviewees. However, in the inverse of this is that participants may also be more prone to providing culturally appropriate answers within focus groups and so maybe less honest than in the case of individual interviews. In the case of this research, the focus groups sessions for the most part examined topics which were not particularly sensitive to either group, as it was felt it would be more useful to explore such issues in an individual interview setting.

3.4.4 Literature review and documentary sources

A literature review is in essence a scholarly based review of one's reading and understanding of the work of others within the same field (Bryman, 2012). It illustrates the researchers' knowledge in the chosen area, and also their ability to interpret colleagues' ideas and theories, possibly to support or reject an idea. Golden-Biddle and Locke (1993, 1997) posit that a good literature review is a type of story – in that it is intended to pique the interest of the reader, and do so by clarifying and engaging them in the introduction to the subject matter of the thesis.

Documentary sources can include written documents such as correspondence, reports to shareholders, transcripts, etc. Multiple sources of secondary data were used in this research, in the form of an extensive literature review and gathering of information and statistics from reputable online sources. Academic literature has been reviewed extensively to clarify the meaning of the main research concepts, particularly displacement, asset vulnerability and the Right to the City. Secondary data from sources such as the Tanzanian census and the Household Budget Survey (NBS, 2014) were also reviewed in order to provide a base line to compare the living standards of the urban poor Tanzanians and urban refugees. For many research questions and objectives, the main advantage of using secondary data is the saving on resources, particularly time and money. The use of documentary sources also “allows more time to think about theoretical and substantial aims, as data will already be collected” (Saunders et al, 2003

pg 200). There are strengths and weaknesses to using this source of evidence, the weaknesses being that there “can be a biased selectivity, if the collection is incomplete, there may also be a reporting bias on the part of the author, and on some occasions access may be deliberately blocked” (Yin, 2009 pg 102). Therefore, it is important to bear in mind when examining documents that they are written for a specific purpose and a specific audience (Yin, 2009), and that:

- The documents will enable the research question to be answered.
- Access to the data will be permitted.

In the instance of this thesis the use of secondary sources was helpful in answering the research question, and for this study the researcher adopted a critical stance towards all documents for the reasons outlined above.

3.4.5 Triangulation of data

Triangulation of data is an approach which “uses multiple observers, theoretical perspectives, sources of data and methodologies” (Denzin, 1978, p. 310) in order to produce great confidence and more robustness in findings. A comprehensive literature review was conducted on asset vulnerability, the Right to the City and refugees in Tanzania, in order to verify and complement the findings from the fieldwork. A considerable amount of literature exists on urbanisation and informality in Tanzania, in addition to writings on refugees in camps. However, there is limited availability of government publications or grey literature²⁰ on urban refugees in the country, hence the reason for this research - several small scale surveys have been conducted by NGO groups previously which were beneficial in comparing the findings, however there have been no studies completed to date by government agencies and so while the NGOs which completed the surveys are well-established, they are not experts in conducting social research and so their findings are not completely verifiable.

3.4.6 Fieldwork period

In total the researcher spent four and a half months in Dar es Salaam, over the course of two fieldtrips between March 2014 and June 2015. The fieldwork was originally intended to be completed in just one trip, however due to unforeseen circumstances the first trip had to be cut

²⁰ Grey literature stands for manifold document types produced on all levels of government, academics, business and industry in print and electronic formats that are protected by intellectual property rights, of sufficient quality to be collected and preserved by libraries and institutional repositories, but not controlled by commercial publishers; i.e. where publishing is not the primary activity of the producing body, (UNM, 2015).

short, and a second trip was planned to complete the outstanding focus group and interviews. The pilot study took place in March 2014 during the first two weeks on arrival in Dar es Salaam, after the researcher had become familiar with the different settlements of the city.

These first weeks were also spent completing the paperwork to receive the research permit and residency visa on arrival which is required for all researchers working in Tanzania. This involved several lengthy trips to the offices of both the Department of Home Affairs and the Tanzania Commission for Science and Technology (COSTECH), who issue the research permits. In order to qualify for a research permit an affiliation with an institution in Tanzania had to be established, with a guarantor from the institution signing off on the permit. This task was graciously completed by the UN-Habitat Country Leader for Tanzania. A week was spent conducting the pilot study and making changes to the interview questions after discussing the issues which had arisen during the pilot study with the research assistants. The conducting of semi structured interviews then began with the assistance of AATZ and CCI.

All interviewees were asked if they were comfortable with the interviews being recorded. If the interviewee chose not to be recorded, extensive notes of the interview were taken. All participants were assured of confidentiality at the beginning of the interviews and informed that they had the right not to answer any questions they did not wish to answer and to withdraw from the interview at any time. In addition, all interviewees who participated in the semi-structured interviews and focus groups were informed of the author's position as a Ph.D. researcher and of the purpose of the interviews and the data collected from them. Thus, a printed hand-out (See Appendix 1.2) in their native language (French or Swahili respectively) of the research purpose and objectives was handed to each participant prior to each encounter. This hand-out was also read aloud to the participants before the start of the interview to ensure they understood the nature of the research. The recordings of interviews and notes taken were stored on a password protected external hard drive, which no one apart from the author was permitted to access.

The location of the interviews created some difficulties in terms of drawing unwanted attention to both the interviewees and the researcher. As the interviewees lived in slum areas of the city, entering the areas as a Western female was inevitably noticed by the residents of the settlement. This created potential danger for the interviewees (which is discussed in more detail in section 3.6.7 of this chapter) and in addition the inevitable colonialist insinuations which are made by

the nature of being a white foreigner in sub-Saharan Africa ensued, with the ubiquitous call of *mzungu* (white person/person of European descent) ensuring that there was little chance of the researcher traversing the slums unnoticed. This in turn led to unrealistic financial expectations from both the interviewee participants and the wider slum communities about the remuneration they would receive for the interviews, and the difference to their lives this research would make. As noted by Jacobsen and Landau (2003) “the presence of Westerners is always associated with resources of some sort” (pg 10). In order to attempt to minimise these issues, it was clarified at the beginning of each session that the researcher was a student, and it was unlikely that the research would have an immediate impact on their situation.

It was explained to participants that the research would attempt to raise awareness of the issues of the communities through dissemination of the research findings and ongoing contact with the NGOs involved with them, and that this however could not be guaranteed. They were also compensated for their time in the form of USD\$15 / 25,000 TZH for each session. Although debates exist on the provision of monetary compensation for interviewees (Head, 2009), the researcher decided monetary compensation was necessary in this instance for two reasons: 1) the level of risk taken by the refugee group in speaking to an outsider warranted some kind of benefit to them 2) As the length of the interviews and focus groups could take up to several hours this was cutting into both groups income generating time and so it was appropriate to compensate them for this.

Issues of fixing a time schedule for the interviews was also problematic for several reasons: firstly, heavy rain occurred frequently during the fieldtrips, which caused traffic chaos. Dar es Salaam has a serious flooding problem, and heavy rains often cause traffic to come to a virtual standstill for hours on end. As the case study settlements were in two instances far from the author’s base, during flooding this often caused major delays in the original timetable and resulted in interviews having to be rescheduled. In the case of interviews with professional staff, in a small number of cases they were very late or failed to show up for the original interview time and so these too had to be rescheduled, which added time to the original allotted weeks for the data collection phase.

3.5. Primary data analysis methods

3.5.1 Grounded theory

All interview and focus group data collected was transcribed by the author, which increased familiarity with the subject matter and assisted during the coding process. The strategy adopted for analysis of this data is based on the grounded theory approach, which is considered the most popular method for analysing qualitative data (Bryman, 2012). In essence, grounded theory²¹ is “concerned with the development of theory out of data and that the approach is iterative (..) meaning that data collection and analysis proceed in tandem, repeatedly referring back to each other” (Bryman, 2012 pg 387). Bryman (2012) identifies five outcomes of grounded theory, which can be further built upon during the coding process. These are: concepts, categories, properties, hypotheses and theory. Thematic analysis of the data was also used, however this is generally perceived to be as part of the grounded theory approach overall, rather than a distinctive technique to be applied separately to the data (*ibid*). Considering the nature of the data collected was primarily from in-depth semi-structured interviews, grounded theory emerged as the most appropriate strategy to adopt for this research. The tools for grounded theory are identified in Bryman (2012) as coding, theoretical sampling, theoretical saturation and constant comparison, each of which are incorporated in the methodology of this research and are discussed in the following sections of this chapter.

Table 3.3 Qualitative data analysis stage		
Stage	Stage components	Purpose
1. Open coding	Categorising data through the use of code which are inclusive, indigenous and grounded in theory	Identifying key points (actions and relationships) in data.
2. Concepts formation	Comparing codes and abstraction of data dimensions and properties	Collecting codes of similar content to group data
3. Themes induction	Defining related properties and inducting key patterns or groups of populations and events	Gathering the concepts that present the properties and dimensions of a particular typology of a theme
4. Theoretical sampling ²²	Examining the themes arrived at in relation to theory to position findings within the wider research literature	Collecting theoretical explanations of the research themes

Source: The author, adapted from Hasan (2012).

²¹ Grounded theory is defined as “theory that was derived from data, systematically gathered and analysed through the research process. In this method, data collection, analysis and eventual theory stand in close relationship to one another” (Strauss and Corbin, 1998 pg 12).

²² Theoretical sampling is the process of data collection for generating theory whereby the analyst jointly collects, codes, and analyses his data and decides what data to collect next and where to find them, in order to develop his theory as it emerges. The process of data collection is *controlled* by the emerging theory, whether substantive or formal” (Glaser and Straus, 1967 pg. 45)

Table 3.3 outlines the stages 1-4 of the qualitative data analysis, with each stage discussed in more depth in the subsequent sections 3.5.4 onwards.

There is some confusion regarding what grounded theory actually refers to, as it has developed from the original concept put forward by Glaser and Strauss (1967) to the objectivist grounded theory of Glaser (1992, 1998) with its roots based in positivism, to the more social constructionism grounded theory approach as advocated by Charmaz (2000, 2006, 2008). For clarity, the grounded theory approach adopted for this research is based on the work of Charmaz, and so adopts a social constructivist view that “the categories, concepts and theoretical level of an analysis emerge from the researcher’s interaction within the field and questions about data” (Charmaz, 2000 pg 522).

3.5.2 Criticisms of the grounded theory approach

As with all other methods of analysis, a grounded theory approach is not without its limitations. Amongst these are the large amount of time required to transcribe interviews, which while feasible in doctoral research may be more problematic for full time academic staff with many other competing priorities for their time. It is also difficult to ascertain how useful to the field of social science it is in actually resulting in theory generation: while the framework provides ample opportunity for the generation of new concepts, this is often not generalizable or more broadly applicable to theory generation. Furthermore, by its very nature grounded theory requires the researcher to “suspend their awareness of relevant theories” during the process of data collection which is not completely feasible nor necessarily desirable²³. The ongoing debate of the more objectivist versus constructivist approaches alluded to above also serves to confuse the meaning and use of the term within the context of research (Bryman, 2012). However, despite these limitations which all theories have, this approach is considered to be most appropriate for the type of questions which this research seeks to answer.

3.5.3 Coding and use of CAQDAS

Coding (also sometimes referred to as indexing), is one of the central tenets of grounded theory (Bryman, 2012). For this research coding was used in conjunction with computer assisted qualitative data analysis software (CAQDAS). CAQDAS, in this case NVivo software, was used as it “can make it easier to detail the steps in the development of a researcher’s

²³ For further discussion on this point see (Bulmer, 1979).

interpretation and analysis” (Wickham and Woods, 2005 pg 688). This required the researcher to review all interview transcripts and label / index any sections which were of interest to the topic being studied or have some significance in contributing to existing theory (Bryman, 2012). The type of coding conducted for this research was ‘open coding’ which “yields concepts, which are later to be grouped into and turned into categories” (Bryman, 2012 pg 569). This form of coding can also lead to more specific ‘axial coding’ if required, depending on the content of the interviews.

For this research, the software package chosen to use was NVivo 10. This software package was chosen from a range of options as detailed by Lewins and Silver (2007) as it incorporates a very flexible query tool and relationship nodes which can be useful in linking connected themes and also a visualisation tool (University of Surrey, 2013) which can present the qualitative data in alternative and informative ways. There are some issues with the use of NVivo software, amongst them the issue of closeness and distance in using software for analysing qualitative research (Bazeley and Jackson, 2013). The researcher undertook a two-day course on an introduction to NVivo in order to become familiar with the software, which although very useful can be quite cumbersome to use at the beginning and requires some knowledge to extract the most useful information from the different actions the software can undertake. This is one of the limitations of using NVivo, that it is a quite a time-consuming process to input all the information into the software and it takes considerable time to navigate the software before it becomes useful for the research. Therefore, for a very small dataset NVivo would not be appropriate. However, for the amount of data generated during this research the use of a CAQDAS software was appropriate and the time spent learning how to use it was outweighed by the assistance in coding and organising the data.

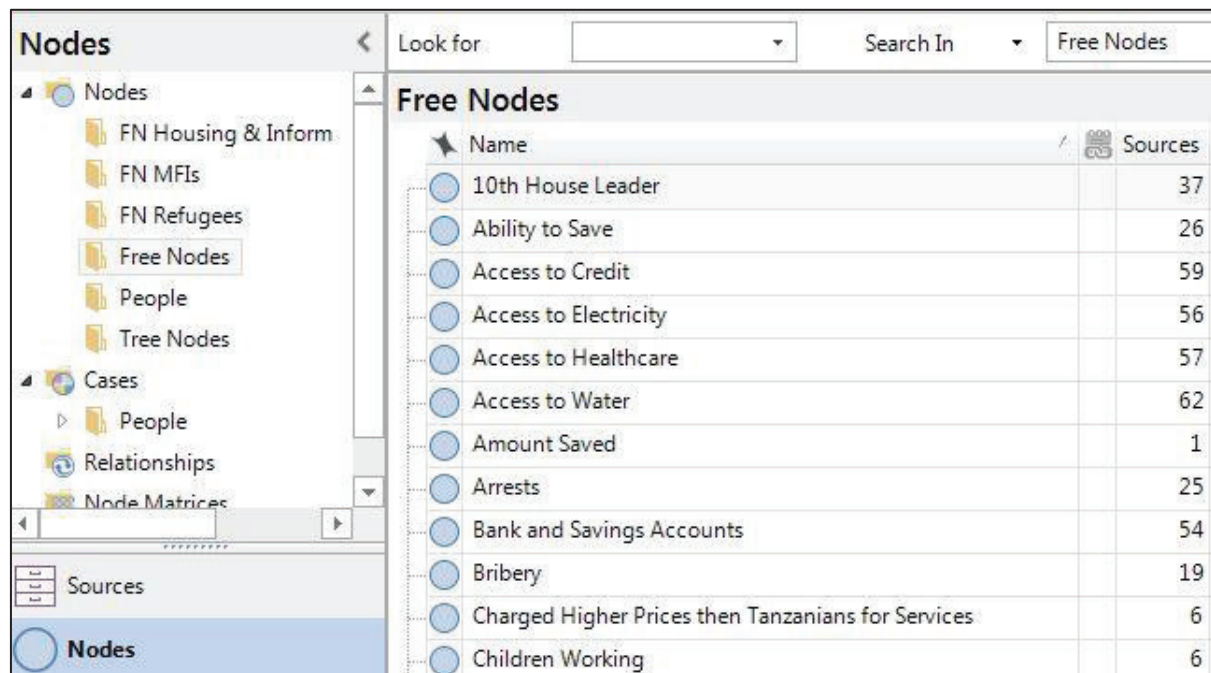
3.5.4 Open Coding

Open coding²⁴ is the first step in the coding process, during which each of the interview transcript documents were categorised into a wide variety of codes, known as free nodes²⁵. Open coding was conducted several times on the interview transcripts until repetition began to occur. This repetition is to ensure that nothing is missed in the first coding of transcripts.

²⁴ Open coding is the process of breaking down, examining, comparing, conceptualising and categorising data” Strauss and Corbin (1990, pg 61).

²⁵ A node is a collection of references about a specific theme, place, person or other area of interest’ (Bryman, 2012 pg 596).

Figure 3.1 Open coding and creation of free nodes



Name	Sources
10th House Leader	37
Ability to Save	26
Access to Credit	59
Access to Electricity	56
Access to Healthcare	57
Access to Water	62
Amount Saved	1
Arrests	25
Bank and Savings Accounts	54
Bribery	19
Charged Higher Prices than Tanzanians for Services	6
Children Working	6

Source: The author

This initial open coding can result in large number of free nodes (see Figure 3.1) and so may seem to produce an unwieldy quantity of data. However, Charmaz (2006) notes that it is important for the researcher not to be dissuaded by this and continue the process of open coding with an open-minded approach, in order to encapsulate all of the relevant concepts and new ideas. Subsequent steps will help to streamline the coding process. The figure 3.1 above shows an example of a portion of the free nodes coded in this first stage of open coding. In the second round of coding these free nodes were further categorised into thematic nodes in NVivo.

3.5.5 Naming codes

This first step in the coding process resulted in a broad series of concepts. In this instance, the code names were produced from the data provided by the interviewees – for example when discussing the city’s capacity to address rapid urbanisation, the code names (population growth, transport system, institutional knowledge, decentralisation, municipal) were derived from interviews responses rather than being decided *a priori*. However, these names come with a caveat as “although codes will reflect the perspectives of research participants, the qualitative researcher makes sense of the codes he or she may end up viewing their social world somewhat differently from them” (Charmaz, 2006 in Bryman, 2012 pg 569).

State's current
organisational set up

Which we have not yet solved because when you have authorities, all of them they have autonomy. And the challenge is in planning principle there is no way you can say the local authority municipals can plan land. **It's never separation in development and housing** to say land, water and electricity. And even when planning you need to know that when I am planning, I am planning with the inclusion of the road network, electricity as a minimum, potable water, sewage system and waste management system, including communication. **That happens theoretically.**

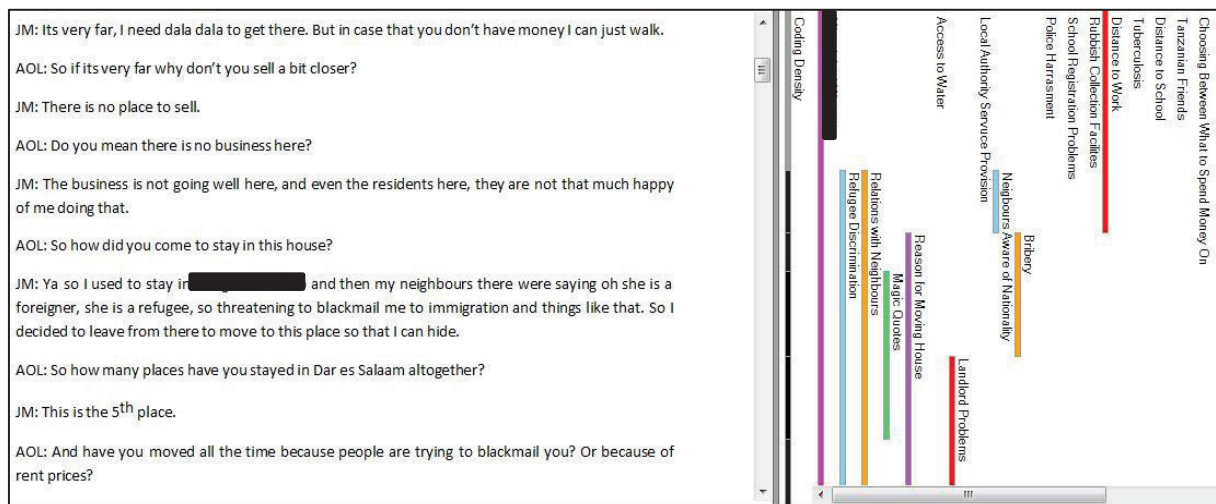
Conflict between
policy and
implementation

Meanwhile, if you take any plan to say you get everything in. However, when you bring the parties on the table, when you bring TANESCO, when you bring DAWASCO on the table, when you bring TTZ communications company on the table, if you ask them for their plan to invest in utilities on that land, everyone there has different opinions.

(Recorded interview held on 02/04/14)

The quote above is from a recorded interview with a high-ranking member of the National Housing Corporation which has considerable influence over the housing policy which is enacted in Dar es Salaam, and so this participant was considered to be a key informant from the perspective of state policy. The breakdown of the quote illustrates how the open coding process was undertaken: the underlined section of the quote indicated the free node content, while the bold section indicates where the name is derived from.

Figure 3.2 Use of coding stripes

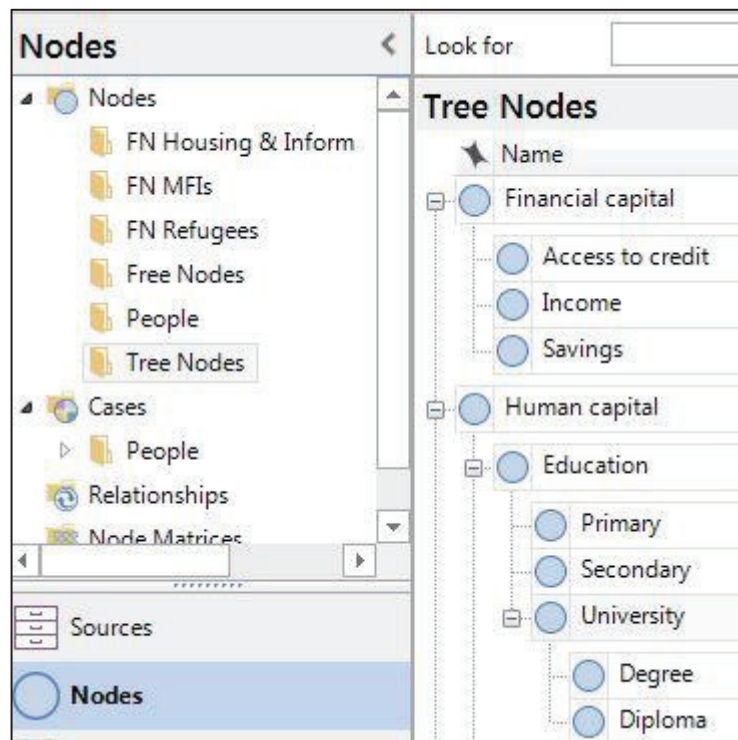


Source: The author (name of location has been redacted to protect interviewees).

3.5.6 Tree nodes

After repeating the open coding several times with the interview transcripts to ensure nothing had been missed, the next phase of the data analysis is to begin to bring some structure to the large number of free nodes which have been created. This was done by creating 'tree nodes' – which are nodes connected hierarchically, from the free nodes. In the case of this research the tree nodes created illustrate the links between different themes running through the interviews, and on completion of structuring the data via this method it highlights the dominant themes and concepts of the interviews overall. There are several benefits to using tree nodes: 1) they bring order to the large amount of data 2) they clarify and help to sort the conceptual hierarchy 3) they act as assurance that the coding has been sufficiently thorough 4) They identify patterns of association between different groups of nodes (Bazley and Jackson, 2013). Figure 3.3 below indicates some of the tree nodes for the types of capital as noted by Moser (1998).

Figure 3.3 Thematic coding and creation of tree nodes

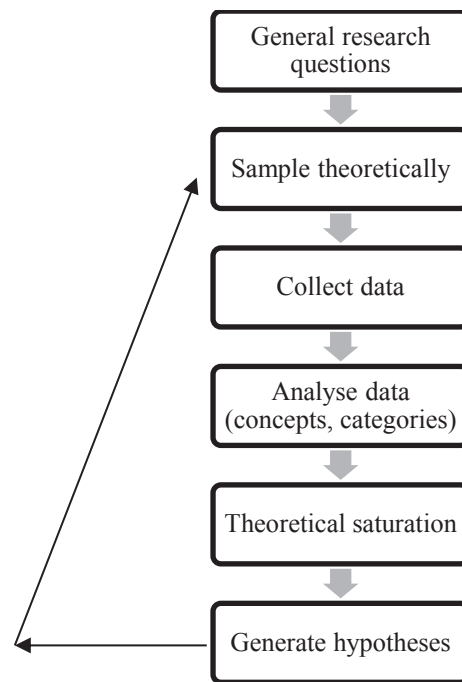


Source: The author

3.5.7 Theoretical sampling

The final phase of the data analysis was theoretical sampling. Theoretical sampling is an ongoing process that continues after the data analysis stage and continues during the writing up phase of the Ph.D. when the theories produced continue to be honed and clarified, and so is iterative and ongoing (Bryman, 2012). Charmaz (2000) views theoretical sampling as a key component of the grounded theory approach as it “refines the theoretical categories that emerge in the course of analysing data” (Bryman, 2012 pg 419). It provides a foundation for the generation of theory which emerges from the data analysis phase, and as such is complementary to the use of the case study in this instance as the most appropriate research design. As stated previously, the purpose of this research is not generalizable in the sense that the sample size is relatively small, however the in-depth nature of the study does allow the generation of theory from the use of this type of methodology. The Figure 3.4 below illustrates the process of theoretical sampling.

Figure 3.4 Process of theoretical sampling



Source: Bryman (2012 pg 420)

In accordance with the grounded theory approach, the research can continue to collect and analyse data until a point of theoretical saturation²⁶ has been reached. The success of this final phase of theoretical sampling is very much dependent on the early stages of coding. It is key that in these early stages of open coding, and crucially during the creation of tree nodes, that codes are inclusive and so able to link different tangents of data together. To clarify, the codes used describe the relationships between varying stakeholders and in addition the concerns with conditions and the significance of action or inaction in addressing these. These types of codes are known as “in-vivo codes” from which the software derives its name, and “tend to be the behaviours or the process which will explain to the analyst how the basic problem of the actors is resolved or processed” (Strauss, 1987 pg 33). This stage is applied for the purpose of this research in Chapter 7.

In addition to these stages constant comparison was used as this is one of the tools of the grounded theory approach. This was conducted through a process of comparing different codes and transcript extracts from the open coding stage – this allowed the researcher to compare

²⁶ Theoretical saturation is reached when (a) no new or relevant data seems to be emerging from a category (b) the category is well developed in terms of its properties and dimensions (c) the relationships among categories are well established and validated” (Straus and Corbin, 1998, pg 212).

occurrences coded under a certain category continuously in order that the theoretical underpinnings inherent that category could begin to emerge. As such, constant comparison is a key part of the grounded theory approach and this was assisted with the use of the memo feature in NVivo, which allowed brief notes to be made to categories after comparisons had been undertaken, as advised by Glaser and Strauss (1967).

3.6 Ethics and challenges

3.6.1 Overview

One of the central tenets of social science research is the concept of ‘doing no harm’ (Bryman, 2012). This is especially relevant when conducting research with vulnerable populations such as refugees or the urban poor. Indeed, the challenges of conducting research with groups that are vulnerable are numerous and cross cut many issues as noted by Mackenzie et al: “those [issues] of power, consent and community representation; confidentiality; trust and mistrust; harms, risks and benefits; autonomy and agency; cultural difference; gender; human rights and social justice; and in the worst cases, oppression and exploitation” (2007, pg 300). As many of the refugees interviewed did not have permission to be in Dar es Salaam, it was critical to ensure that the information gathered remained strictly confidential. The leaking of the interviewee list to government authorities could have resulted in serious harm for the subjects, including possible incarceration or deportation, therefore the ethical implications of undertaking this research, and the care required when undertaking the fieldwork was of paramount importance.

There are numerous methodological and ethical issues which need to be addressed in order to produce refugee research that stands up to academic scrutiny, and is relevant to policy debates. Jacobsen and Landau (2003) provide a comprehensive guide on the potential pitfalls of completing social science research on forced migration. They argue that the discipline currently suffers from “a paucity of good social science, rooted in a lack of rigorous conceptualisation and research design, weak methods and a general failure to address the ethical problems of researching vulnerable communities” (Jacobsen and Landau, 2003 pg 18). The main challenges identified in conducting this research are as follows:

3.6.2 Positionality and objectivity in research

As a white female westerner, the researcher was inevitably categorised to a certain extent depending on these different facets of race, gender, nationality and even religion on occasions. This “othering” of the researcher limited the type of relationships which could be built (Sultana, 2007) with interviewees depending on their own biases (for example, some participants may have been more open to questions from a man, or an African woman). This is understandable and one of the reasons the ontology of social constructionism was adopted for this research, as it recognised that both parties are involved in the construction of each interaction. This positionality is also closely linked to the objectivity which can be achieved during the course of data collection and the subsequent writing up process.

It is not possible for a researcher to be completely unbiased in conducting research of a qualitative nature, and so bias was reduced through the piloting of interview questions and discussions with research assistants, in addition to careful consideration over the choice of interview participants themselves. However, objectivity stretches further than simply designing well-written data collection methods. The unconscious biases which may exist (such as identifying more with one’s own gender, or seeming more empathetic to those who they perceive to be more open to questions in interview) can result in unintended negative consequences of seeming unsupportive or misunderstanding some participants. It can also result in trying to put oneself in the shoes of interviewees, while ignoring that even if researcher and interviewee may have aspects in common such as gender, the particular contexts they have lived in has resulted in very different experiences for both.

This also often results in bias on the part of the researcher and prevents them from viewing the subjects “simply as objects for research” (Jacobsen and Landau, 2003 pg 185). This can compound the problem of ‘advocacy research’ – where researchers approach fieldwork with a predetermined outlook on what they expect and want to discover for the fieldwork to support their view, and use the research to this end. The predetermined outlook can become even more pronounced and less objective, the more time the researcher spends in the company of subjects. Jacobsen and Landau recount instances where researchers in the field have aided refugees by lending money, use of transport and other goods, creating the issue of ‘reactivity’ – “where the active presence of the researcher potentially influences behaviour and responses of informants, thereby compromising findings” (Jacobsen and Landau, 2003 pg 192). This concept of

reactivity and how these issues were addressed by the researcher will be discussed further in section 3.6.5 of this chapter.

3.6.3 Building rapport

The position of the researcher needs to be established as part of the methodological approach. A rapport needs to develop between the researcher and interviewee if the interview is to be a success. This rapport requires a level of trust and vulnerability from both parties; in particular, from the interviewee who is consenting to share personal information. In the case of refugee participants in particular, this was especially sensitive as many of the respondents were not permitted to stay in Dar es Salaam and so were risking deportation if their identities were uncovered. The chances of this occurring were heightened due to the context in which the research was conducted: as a white female working in slum settlements which are traditionally ‘no-go’ areas for foreigners, the author inevitably drew considerable attention just by their presence, and so increased the risk of detection of the refugee participants.

Johnson and Clarke (2003) note that although researchers may aim to avoid building a relationship of trust, it seems unavoidable because of the nature of discussing sensitive material that “being friendly” in order to extract data blurs the line and power relations of the participant and interview roles (Benyon, 1983, Stacey, 1988), or more clearly the role conflict of “friend versus data collector” (Johnson and Clarke, 2003). This issue is closely linked to the level of training which social researchers receive prior to fieldwork. While research methodology courses focus heavily on the research design, framing of interview questions and indeed the ethical implications of conducting research on vulnerable groups, it can be argued that the researcher is still unprepared to adequately respond or cope with instances where the interviewee is finding the questioning unpleasant or upsetting as they recount difficult and traumatic memories.

Given the discussion above it is clear that building rapport and trust was crucial at the beginning of each interview. This was the reason Asylum Access Tanzania and Community Centre Initiatives were chosen as partner organisations to work with in Dar es Salaam: the NGOs both have a long history of working with their respective communities, and so participants were much more likely to trust the author if they were accompanied by members of these organisations.

3.6.4 Reciprocity

The social relations of working with people who are disadvantaged or where there is the discussion of sensitive topic is fraught with difficulty for social researchers. Johnson and Clarke (2003) identified some of these as lack of training, role conflict, feelings of isolation, desire for reciprocity and the cost to the participants. All of these issues to different extents were experienced by the author during stages of fieldwork. The desire for reciprocity is common among social researchers working in these types of fields and is beginning to be discussed more openly in the wider sphere of social research, as indicated by the special issue on the topic in 2014 (Gupta and Kelly, 2014), one of the first of its kind. The examples given in this issue highlight that researchers are painfully aware of the cost of their research activities and questioning on the participants, and feel a strong urge to “reciprocate their generosity” (Gupta and Kelly, 2014 pg 2).

This cost comes in the form of time, of invasion of privacy and often serious discomfort if the inquiry is to delve into painful or sensitive topics for the participant. Indeed, the author at several times during the course of the fieldwork questioned the potentially exploitative nature of the researcher / participant relationship – and was aware that the foundations of a research career are built “on the shoulders of these people who help provide data” (Gupta and Kelly, 2014 pg 2), often at a personal cost. At the end of the Ph.D. the researcher receives something for this endeavour, but it is much less clear how beneficial this process is to the interview participants. From this comes feelings of guilt and frustration that the researcher bears some responsibility to help improve the situation for the communities they work with – emancipatory research.

Wanting to give back in some way to those communities can also pose problems as it raises questions about the boundaries between being a researcher with the attendant restrictions that places on one to remain as unbiased as possible (Jacobsen and Landau, 2003), and trying to form positive social interactions and relationships with these communities. Chen (2014) quoted in Gupta and Kelly (2014) notes that “a research program explicitly recognises that a research program driven by the desire to make change through giving back cannot be done with the direct and explicit partnership of those who would otherwise be construed as objects of enquiry”. For the author this reciprocity manifested through highlighting the plight of the urban poor in Tanzania to a wider audience, and to give their time to help start a new livelihoods project developed by Asylum Access Tanzania to help create employment for both the urban

poor Tanzanians and urban refugees. In addition, the author also volunteers as a researcher for the NGO Urban Refugees, which advocates for the rights of urban refugees globally, and acts as a grant writer for funding of Refugee Survival Trust (RST) in Scotland.

Mackenzie et al. delve into this issue further and state that researchers conducting data collection with refugees or other vulnerable groups need to “move beyond harm minimisation as standard” (2007, pg 300), by purposefully designing research projects with the conscious agenda that they bring about benefits for the communities and/or participants. This is particularly important in that research has indicated that in many instances refugee participants do indeed feel exploited by those who purport to be interested in improving their plight. Pittaway and Bartolomei (2002) in their fieldwork encountered considerable hostility from women leaders in Kenya to being interviewed due to previous negative encounters with researchers. Amongst the comments made were “They come and get their PhDs and write their books at our expense – we should get something back”. “They get their PhDs and funding from our stories and they cannot even be bothered to send us a report and a thank you letter” and one head of a CBO stated, “In the past year I have spoken to eleven people who are going their PhD and not one of them has even sent me a report” (Pittaway and Bartolomei, 2002 quoted in Mackenzie et. al, 2007 pg 305).

On completion of this Ph.D. thesis, the journal paper resulting from the research (O’Loghlen and McWilliams, 2017) will be distributed to all organisations which participated in the research. A policy brief and blog on the research has already been distributed to organisations in accordance with the grant stipulations of the International Growth Centre which funded the fieldwork for the research. A workshop discussing the findings is also being planned for early 2017, most likely to occur as part of a larger discussion on urban refugees hosted by the International Rescue Committee in Dar es Salaam.

This complete lack of respect, acknowledgment of the cost to the participants and breach of trust on the part of a considerable cohort of researchers not only is unacceptable but clearly further traumatises groups who have already been exploited. This is why reciprocity is so important in the realm of social research, in particular in the case of vulnerable groups. That is not to say that the concept of successfully navigating reciprocity in such settings is not fraught with difficulty; it most definitely is, but the exploitation of participants for the researcher’s own gains is not acceptable. As Zwi et al. contends “reciprocity implies that the risks and costs

associated with involvement in research are offset by tangible benefits to the participants” (2006 pg 276).

3.6.5 Reciprocity versus reactivity

Under another guise this concept is known as “reactivity” which may occur when the researchers become closer to the communities they work in. Jacobsen and Landau (2003) argue that this need to reciprocate or help in some ways can compromise the research findings and posit that while some level of reactivity is unavoidable in all research, in the case of vulnerable group such as the urban poor or refugees, these problems can shift from being methodological to ethical issues. This tension is ongoing in the fields of refugee and development studies and there are those such as Rodgers (2004) who attest that supporting a more positivist research approach as done by Jacobsen and Landau is not desirable. This is because it is based on assumptions which are not necessarily accurate, amongst which that by its very nature quantitative data will lead to superior policy making, and the lives of forced migrants are not relevant outside of those parts which can be measured quantitatively (Rodgers, 2004).

He goes on to argue that attempting to capture the very chaotic and disordered lives forced migrants often find themselves in through rigid surveys fails to acknowledge and capture the confusion that displacement causes to people and advocates for a more personal, qualitative approach to uncovering information through what he terms as “hanging out” with them. Given the current crisis of displacement worldwide, it is extremely important that research methodologies for conducting research on displaced populations’ produces useful information, as this will affect the lives of millions of people. Therefore, this research suggests that both approaches are necessary in different contexts, and do not necessarily negate the other. In the context of this research, the design tends more toward the approach of Rodgers, for reasons that are alluded to in other sections of this chapter.

In the case of the fieldwork in Dar es Salaam, several of the female refugee interviewees had been raped, while many of the participants had also lost all contact with children or spouses and did not know their whereabouts since fleeing, while others had seen family members killed in front of them. The questions regarding why participants had fled their country of origin often led to detailed accounts of extremely distressing and traumatic episodes for the interviewees, for which the author was wholly unsure how best to respond. Although these questions were important for the data collection, the situation was decidedly unsatisfactory for either party as

it clearly upset some participants, and the author was also left questioning the potentially exploitative nature of the relationship, in addition to what lasting damage the data collection may have on the participants. This is a feeling experienced by many researchers interviewed in the study conducted by Johnson and Clarke (2003).

This was compounded by the general setting of the interviews which in the vast majority of cases took place in the interviewees' homes. This added to their vulnerability where they had welcomed a stranger, a foreign stranger at that into their home and discussed very private and difficult details with them. Indeed Turton (1996) contends that "research into other's suffering can only be justified if alleviating that suffering is an explicit objective" (pg 96, quoted in Jacobsen and Landau 2003). This tension in the field of refugee studies appears to be ongoing and without conclusion: the constant competition between developing pure methodological forms of data collection, and the responsibility to help improve the lives of communities:

"Can one possibly develop the distance, the techniques and methods to describe and analyse issues impregnated with need, with fear, irrationality and emotion? In other words, is there a hopeless and irredeemable conflict between scholarship on the one hand and advocacy on the other?" (Cohen 1998, in Van Hear 1998, pg 343).

3.6.6 Power relations

This hierarchical power relation dilemma is acknowledged in discussions on qualitative research, and as Karneili–Miller et. al note "in practice, concepts and relationships in qualitative research are not fully defined, and there is no correct or optimal relationship" (2009 pg 280). This ambiguity can cause difficulty for all parties concerned and the field as a whole should continue to strive to bridge this gap. It should also question whether the true motivations of the researcher, who may often be driven purely by professional interests (Karneili–Miller et al, 2009), should be considered of equal importance to that of the participant, who is arguably paying a greater cost.

Dona (2007) argues that by its very nature forced migration research is "partisan rather than neutral" (pg 210) as it is done with the intention of developing better conditions for the refugees through the influence of policy. The researcher contends that while it is highly unlikely that someone would choose a career researching the topic of forced migration without having some interest in improving the situation of those they study, many academic researchers' foremost

motivation and priority will remain their professional interests before any advocacy or lobbying work, and this may negate the partisan question somewhat. This is particularly salient when one considers that “the interests of refugees and asylum seekers may not be represented by the primarily middle class, elite and often white European research community” (Dona, 2007 pg 221).

3.6.7 Confidentiality

Confidentiality is another issue that is extremely important in this type of research, particularly as unintended negative consequences can result for the interview participants due to the researcher’s actions, or lapse in judgement (Jacobsen and Landau, 2003). There are several factors to consider when determining how best to protect confidentiality. For example, the use of interpreters may pose a considerable risk if not properly vetted. In the case of this research, for the refugees in particular it was important that the interview participants trusted the interpreter. As the refugee interpreter was himself a refugee and also a community outreach officer who was already known to all of the participants through his work with Asylum Access Tanzania, this helped to build the rapport and trust. However, at the beginning of each interview the participants were asked if they were comfortable with an interpreter being present or if they would prefer to use a friend or family member to interpret if this was feasible.

Retaining their anonymity was vital for many participants to agree to the interview sessions in the first instance. Therefore, it was decided that releasing the locations of the case study settlements would leave the interviewees too vulnerable to possible reprisals from authorities or those who did not want foreigners living in their neighbourhoods. To ensure that this remained confidential, all transcripts were transcribed by the author alone, and all identifiable information regarding both locations and names has been omitted from the thesis, conference and journal papers related to the research.

3.6.8 Sampling and representative bias

Sampling and representative bias is another challenge that is often encountered during the course of qualitative research (Landau, 2004). Jacobsen and Landau (2003) note that in the vast majority of research conducted on refugees, researchers will inevitably make contact with a local NGO or other organisation which works closely with refugees, and then gain access to

further subjects through ‘snowball sampling’²⁷. This has the potential to create bias as the type of people being interviewed may be from a certain social background or group, and so will not provide a representative sample of the refugee population as a whole. Ethically, this is also not ideal as it may result in issues regarding confidentiality. Sampling also needs to have an appropriate number of subjects in order that it can be confidently used to inform policy. In order to be considered a representative sample, the subjects must be randomly chosen from the target population (Jacobsen and Landau, 2003).

The interview sample for this Ph.D. thesis was only conducted by one researcher, and as such is a small-scale study, the number of interviewees totalled 90. Therefore, while this study hopes to yield “in-depth and valid information” (Jacobsen and Landau, 2003 pg 194) the research does not constitute a representative sample of the entire refugee or urban poor populations. As mentioned above, much of refugee research today involves undertaking a large sampling exercise. In theory, for conducting Ph.D. research such as this, best practice would be to randomly sample large sections of the informal parts of the city and from the answers to these sample questionnaires choose who to interview. However, for the reasons alluded to above, a case study can provide just as useful information as a large-scale sample. In the case of a Ph.D. thesis, the time, staff and financial resources were not available to complete a large sampling or profiling study as suggested by Jacobsen and Furst Nicols, (2011). In any case, sampling of refugee population is also not without its pitfalls as indicated by some recent publications (Veary, 2013; Vigneswaran and Quirk, 2013; Block et. al., 2012). Problems regarding security, subject selection, informed consent and power disparities between the researcher and subject are also issues which need to be addressed when using this method.

These issues related to sampling were also evident to a certain extent in conducting the case study research. As discussed in more depth in section 3.6.6., the author was cognisant of the fact that a power imbalance exists between the researcher and the interviewees while conducting the fieldwork. So too, issues of security in accessing informal settlements was problematic, both in terms of potentially placing the author and research assistants in dangerous situations, but also drawing unwanted attention to the interviewees by their presence with them in these settlements. The fieldwork confirmed that no research conducted with vulnerable or

²⁷ A snowball sample is a non-probability sample in which the researcher makes initial contact with a small group of people who are relevant to the research topic and then uses these to establish contact with others.

displaced populations can completely remove these challenges; it is more appropriate to recognise from the beginning of the research design phase that they exist, developing a robust methodology as possible but still ensuring these problems are acknowledged in the findings. It is not practical to expect qualitative research conducted in such difficult environments to manage to completely eradicate these issues, and so the aim of the fieldwork phase was to minimise these issues where possible while still accessing the information required, but without the exploitation of the interviewees. This was challenging and is an issue which social research will continue to grapple with going forward, as more sophisticated methods of sampling and more robust protection for interviewees is developed. This issue is discussed further in section 3.6.4.

3.6.9 Translation and the use of local research assistants

As many of the subjects interviewed for this thesis were native Swahili or French speakers, a translator was required to conduct the majority of interviews with the refugee and Tanzanian groups. Even in instances where subjects can speak fluent English, it is often considered much easier to gain access to local populations and so improve the research outcomes with the use of a local research assistant / translator (Jacobsen and Landau, 2003). However, issues can occur where translations are inaccurate and so any documents which were used during focus group discussions were translated by a native speaker, and then back translated to English in order to ensure its linguistic soundness. The author had several lengthy discussions before and during the data collection period with both interpreters to clarify the importance of both confidentiality and accuracy throughout the fieldwork process. As both had worked for researchers previously, were well known to their communities and had also completed short courses on professional interpreting, they were familiar with the process and as a result no issues arose during their translations.

As stated previously a community outreach officer from AATZ, who is a Congolese refugee, acted as a research assistant and interpreter for the refugee group. An urban poor manager with CCI performed the same role for the Tanzanian group. Two separate interpreters were used in order to try and reduce fears of interpreters being associated with a certain affiliation or group and so potentially sabotage the amount of information being received during an interview/focus group discussions. For example, if the refugee interpreter was discovered to be interviewing Tanzanian participants in an area with refugees, this may have made them more suspicious and less willing to speak openly during interviews.

3.6.10 Generalisation

As noted above there is some debate regarding whether or not case study research is generalizable (Flyvbjerg, 2006). The general consensus still remains that it is not and Bryman notes that “it is the quality of the theoretical inferences that are made out of qualitative data that is crucial to the assessment of generalisation” (Bryman, 2012 pg 406). Yin believes that problems with generalizability can be overcome with proper design of the case study. He has established a tactics for four design tests. The research design criteria are “construct validity, internal validity, external validity, and reliability/replicability” (Yin, 2009 pg 41). These are appropriate for the evaluation of case study research, and Yin (2009) has striven to develop case study strategy to ensure these criteria are met. He argues that:

- Generalizability is often not the point
- Most case study researchers do not claim statistical generalizability
- It is possible to generalise to other phenomena that have the same contextual dimension
- Case studies aim to generalise to theory rather than populations

When conducting a case study “there are six major sources of evidence documentation, archival records, interviews, direct observation, participant observation and physical artefacts. It is important to use multiple sources and triangulation in order to create a database and maintain a chain of evidence that will stand up under scrutiny” (Yin, 2009 pg 102). This has been completed through the triangulation of data in the case of this research as discussed in section 3.4.4 of this chapter.

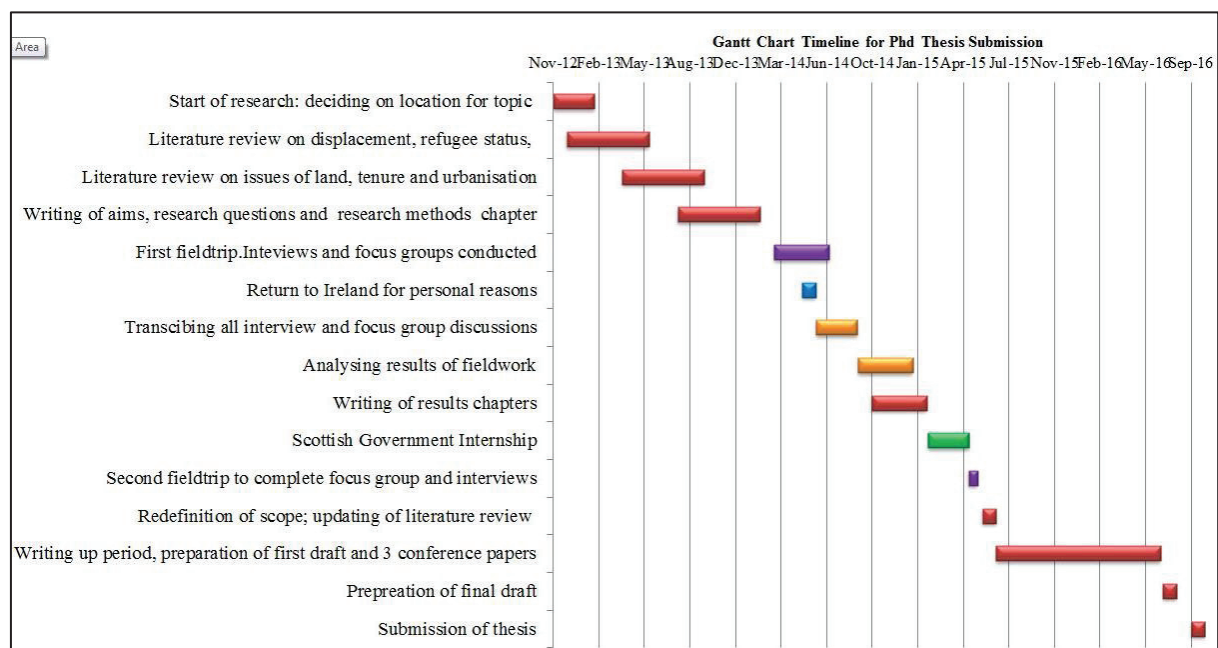
3.6.11 Dissemination of findings

This research may be considered as a critique of some governmental and humanitarian institutions currently working in Tanzania, whom may not welcome or approve of the results and recommendations of the final output. Consequently, all participants’ and key informants’ identities were kept anonymous within this thesis if so requested, along with any information which would make it easy for them to be identified (such as the location of settlements). It is likely that only a limited academic audience will have interest in the findings in its initial published form. However, there remains the potential to attract interest from professionals in the relevant refugee and urban development sectors and so this is always considered in the approach adopted in the dissemination of the findings.

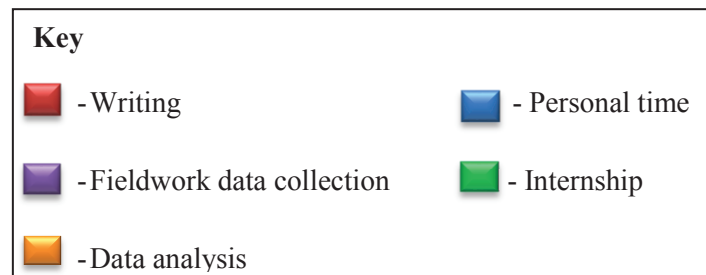
3.7 Research timeline

The researcher registered for the Ph.D in November 2012. This began with exploring the general literature on displacement, urbanisation, the Right to the City and asset vulnerability. This task then became more focused on cases in sub-Saharan Africa and learning more about the Tanzanian context. This led to constructing the research aims and objective and finalising the research analytical framework by February 2013, which was revised before the submission of the first-year major report in October 2013. Two fieldwork trips then occurred between March 2014 and June 2015.

Figure 3.5 Research timeline



Source: The author



There was also a three-month extension to the original timeline for the thesis due to the researcher completing a three-month internship with the Scottish Government international development division from February – May 2015.

3.8 Conclusion

In conclusion, this research is viewed through the social constructivist paradigm, with intention to generate theory from research using a qualitative methodology. The adoption of this paradigm was considered the most appropriate for the type of in-depth qualitative data collection which was undertaken for this research. This approach allowed the collection of rich and nuanced interviews which would create the foundation for the development of theory in relation to the key concepts of the Right to the City, displacement and asset vulnerability. The empirical findings cannot be generalised to the whole urban refugee and Tanzanian populations, but can provide a basis for normative approaches that can be applicable in similar urban development contexts to that of Dar es Salaam.

Furthermore, the research adopted a case study approach where qualitative data collection methods of literature review and different forms of interviewing have been triangulated with secondary data and focus group sessions. The benefits and criticism of the case study approach have been considered in detail, as is the use of grounded theory. The chapter also highlights an awareness of the importance of research ethics and the effect of the author's positionality and objectivity in conducting the research. In this, primary and secondary data in relation to refugee policy and urban development governance in theory and the Tanzanian development context were collected. The challenge of conducting research with vulnerable and marginalised groups is one which came to the fore during the fieldwork stage of the research, and the debates and implications for what form of research and how much reciprocity should be expected from a researcher in the field are discussed at length. So too the practical difficulties of conducting fieldwork in the Global South, and as an 'outsider', are considered. The methods for data analysis are also discussed in depth, with the different methods of coding using CAQDAS software discussed in detail. In the following chapter the Tanzanian context will be discussed in detail: its urban development challenges, governance approaches, and refugee policies.

Chapter Four – Dar es Salaam and the Tanzanian Context: Social Indicators and Trends

4.1 Introduction

The key aim of this chapter is to understand the dynamics and country-specific factors and the main underlying causes which have led to the current urban land and housing regulatory framework in Tanzania. It will also critically investigate the refugee policies enacted, and the effect this has had on the refugee and urban poor populations respectively. This is designed to provide a better understanding of the research study context. In this, the chapter responds to the following research question:

2. What role do urban government institutions, other stakeholders and policies play in supporting or constraining the Right to the City and reduction in asset vulnerability of the Tanzanian urban poor and urban refugees?

Data used for this chapter has been mainly drawn from grey literature (discussed in Chapter 3) which varied from census data, academic thesis, reports or papers, international agencies' reports, country profiles and central and local government documents and reports. The chapter concentrates on the demographic and socio-economic changes which have occurred in the country from 2002 to the present as the information from the censuses of 2002 and 2012 show the development of the city over the course of a decade, with an overview of the period after independence in 1962; the refugee policy originally adopted by the Government and how this has altered; the increasing levels of urban poverty and informality; and finally, the various land and housing programmes adopted by the government in an attempt to halt the growing number of informal settlements and the poor residing in them. Further, another important aim of this chapter is to contextualise the two groups (refugees and Tanzanian urban poor) studied within the general trends which exist in Tanzania, and specifically Dar es Salaam. For example, the work of projects such as the Tanzanian Urban Land Management and Reform Project and MKURABITA - the Property and Business Formalisation Programme will be critically discussed in this context.

4.2 Demographic statistics and socio economic trends

Tanzania is located on the East African coast, bordering 8 countries (Figure 4.1), and is one of the more peaceful (IEP, 2016) of the East African nations.

UNITED REPUBLIC OF TANZANIA

Map showing the United Republic of Tanzania, including major cities, lakes, and neighboring countries.

Neighboring Countries: UGANDA, KENYA, RWANDA, BURUNDI, DR OF THE CONGO, ZAMBIA, MALAWI, MOZAMBIQUE.

Lakes: Lake Victoria, Lake Tanganyika.

Major Cities: Bukoba, Musoma, Mwanza, Shinyanga, Kigoma, Tobora, Dodoma (capital), Morogoro, Iringa, Sumbawanga, Mbeya, Songea, Tunduru, Lindi, Mtwara, Zanzibar, Dar es Salaam, Tanga, Moshi, Arusha.

Ocean: INDIAN OCEAN.

Scale: 100 km.

Source: OCHA

The map displays the geographical features of East Africa. Kenya is shown in pink, Tanzania in yellow, and Uganda in green. Other countries like Rwanda, Burundi, Zaire, Zambia, Malawi, and Mozambique are also labeled. The Indian Ocean is to the east. Major cities such as Nairobi, Dar es Salaam, and Kampala are marked. A red circle highlights the Dar es Salaam region in Tanzania. A scale bar indicates 350,000 units, and a legend shows symbols for roads, rivers, and lakes.

Source: URT (2004, pg 5)

Figure 4.3 Population Trends in Tanzania, 1967 - 2012 Census

A 3D bar chart illustrating the population trends in Tanzania across five census years: 1967, 1978, 1988, 2002, and 2012. The vertical axis represents the population in millions, ranging from 0 to 50 with major grid lines every 10 units. The horizontal axis represents the census year. Each bar is blue and has its value labeled on top. The population shows a steady increase over time, starting at 12.3 million in 1967 and reaching 44.9 million in 2012.

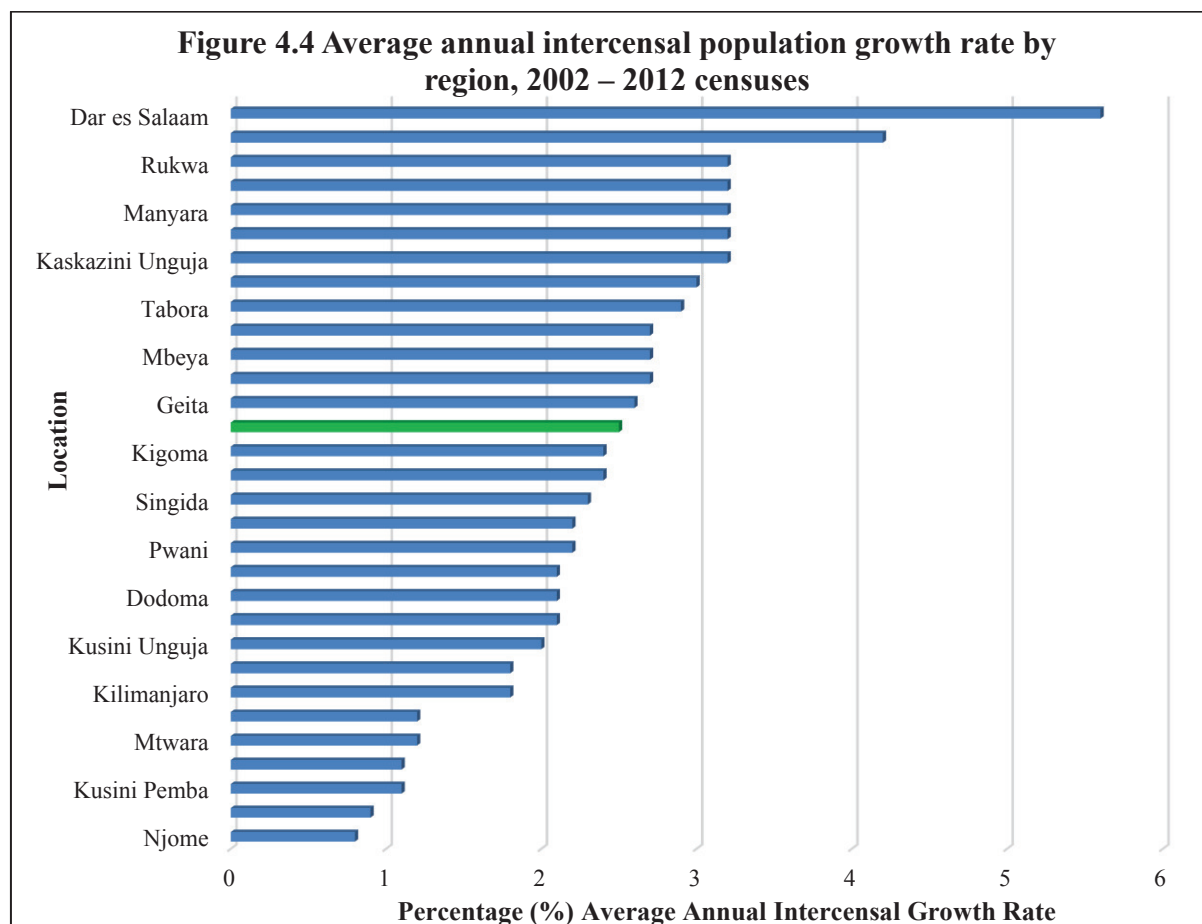
Census Year	Population (Millions)
1967	12.3
1978	17.5
1988	23.1
2002	31.1
2012	44.9

85

This population increase has inevitably brought its own challenges in terms of the provision of services and housing for the country's residents. Nowhere is this more evident than in Dar es Salaam. Growth in the city has been phenomenal and is due to a mixture of the natural birth rate and migration from other parts of the country. Dar es Salaam is the largest city in Tanzania, although it is no longer the official capital. Plans to move the capital to Dodoma were developed in 1973 as it is more centrally located and more easily accessible to the majority of the population than the coastal location of Dar es Salaam (Mosha, 2004). However, Dar es Salaam remains the economic powerhouse, political hub and de facto capital of the country, with currently only one ministry, the President's Office, stationed in Dodoma instead of Dar es Salaam. President Magafuli declared in 2016 that he intended to bring to fruition the move of all government departments to Dodoma before the end of this term of office in 2020 (The East African, 2016), but for the moment the politically powerful in Tanzania remain in the coastal city of Dar es Salaam.

It is split into the three municipalities of Kinondoni, Tememe and Ilala (see Figure 4.2), with the total population of Dar es Salaam approximately 4.36 million in 2012, with an annual growth rate of 5.6%, almost double the growth rate for Tanzania as a whole, as shown in Figure 4.4. This is coupled with a population density of 3,133/km² for the city, as opposed to 51/km² for the state. This makes it one of the fastest growing cities in the world, in addition to a very crowded one (Figure 4.4). This rapid growth and urbanisation has placed enormous strains on the city as the growth of the Dar es Salaam urban region greatly outstrips that of the rest of the country.

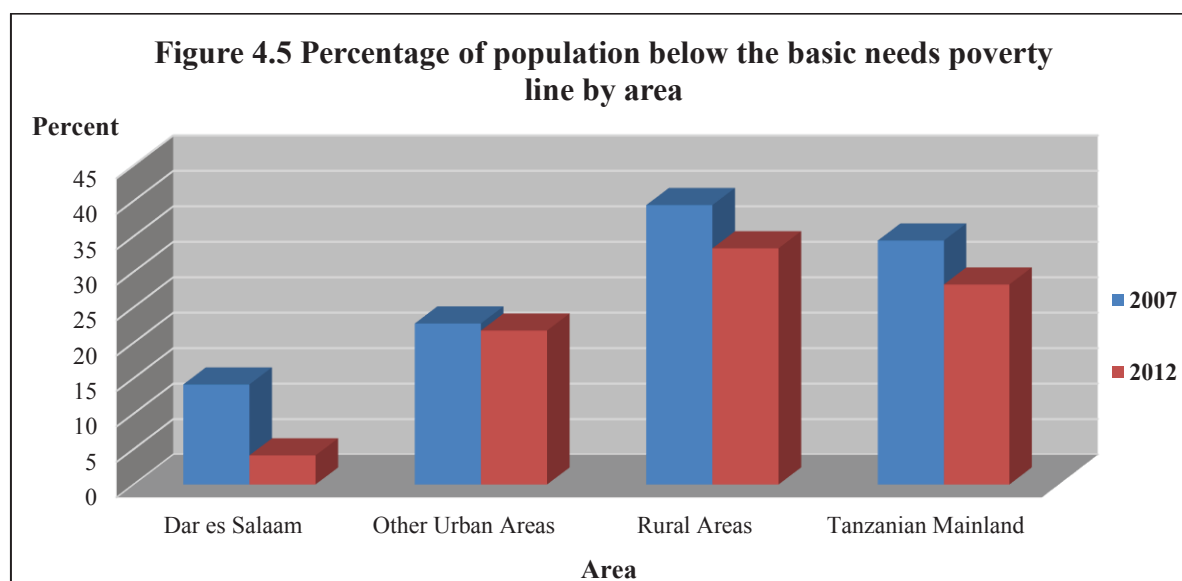
The push and pull factors of various wars, harsh environmental conditions and often corrupt local authorities have added to the problems for rural dwellers and have all culminated in swathes of populations relocating to urban areas to escape these difficulties (Pantuliano et. al., 2012). However, the reality of this surge in urbanisation of groups which are sometimes acutely vulnerable can overwhelm the existing structures which are unable to provide adequately for their needs (Pantuliano et. al., 2012). The development of a plethora of master plans for the city over the years has been at best poorly implemented and at worst have had quite negative consequences for poorer communities, including eviction (Hooper and Ortolano, 2012).



Source: URT, 2013 pg 4.

4.2.1 Poverty in Dar es Salaam

In the case of Dar es Salaam it has resulted in the vast majority of urban dwellers living in informal settlements, with 80% of the city residing in slums (UN-HABITAT, 2008). As can be seen from Figure 4.5, only 4.1% of the population of Dar es Salaam was considered to be below the basic needs poverty line in 2012, however given the population of the city, as well as the number of people who may not have been included in the census (such as many of the refugees in this research) it is likely that the true figure is considerably higher, once again highlighting the lack of reliable data on the urban refugee population across the country.



Source: NBS, 2014 pg 98

In comparison to Tanzania as a whole, the level of poverty in Dar es Salaam is lower, suggesting that this is one of the main pull factors for migration en masse to the city. However, providing services and employment for such a large population is causing the government major difficulty, as can be seen in table 4.1, with Dar es Salaam having an employment to population ratio of only 57.9% in 2011/12 period, much lower than other areas of Tanzania.

Area	Age Group								Total	
	16-24		25-34		35-64		65+		2007	2011/12
	2007	2011/12	2007	2011/12	2007	2011/12	2007	2011/12		
Dar es Salaam	60.9	31.5	87.3	66.4	90.2	77.9	54.2	35.0	79.0	57.9
Other Urban	54.5	51.2	87.5	78.7	92.9	87.1	58.2	53.2	76.9	70.4
Rural Areas	83.1	85.4	94.3	96.1	94.8	97.3	72.3	76.4	88.7	91.3
Total	74.7	71.4	92.0	87.8	94.1	93.0	69.5	71.0	85.6	83.0

Source: NBS, 2014 pg 66

4.2.2 Informality

Both the rapid growth of slum settlements and the increase in informal economic activity are closely linked with increasing levels of urban poverty (Beall, et.al, 2010) so one could speculate that the current capitalist economic system, and its inability to lift more people out of poverty is contributing to the propagation of slums. Razing a galvanised shack to the ground will not

address the root cause of why the shack came to be there in the first instance. As Watson succinctly puts it “a central effect of planning is often to raise the costs of informality and to shift it spatially, without removing it; poor people cannot, after all, simply disappear” (2009, pg 157), or to paraphrase Engels (1872) ‘the bourgeoisie has only one solution to its housing crisis and that’s to move it around’. To an extent, the urban governance system has become an actor in criminalising poverty (Davis, 2007; Smith, 1998; MacLeod, 2002; Mitchell, 1997) – and it is not just in Africa that this is the case.

Tanzania continues to struggle with such challenges in its urban regions, and Bissell (2011) narrates a rather scathing account of the current state of urban development in the country, holding out little hope of improved future prospects if the government continues in its current vein – “if history can serve as a guide, whatever plans unfold are unlikely to hold out much hope for truly sustainable urban futures” (pg 317). He criticises government officials for hiring ‘expert’ planners and consultants from developed countries, who often adopt technocratic and out-dated approaches to urban planning, including the top down off the shelf methodologies implemented which for the most part by-passes the proletariat. These planners often are not familiar with the specific challenges of informality in cities, or indeed the local context of Tanzania. The outsourcing of the latest version of the Dar es Salaam masterplan is a case in point where a group of Italian consultants were hired to complete the work by the Government of Tanzania, rather than tendering to Tanzanian planners.

The final masterplan was widely derided by the Tanzanian academics and urban planners interviewed during the course of this research, who suggested the lack of local knowledge of Dar es Salaam and the needs of its residents had resulted in a plan that was not adequate for the challenges the city is facing. It is an example of the colonialist remnants (Smith and Jenkins, 2013) which still exist in some of the governing of sub-Saharan Africa; that Westerners can always do the job better. All those interviewed believed that Tanzanians would have produced a more realistic document which could have had a noticeable positive impact on those living in Dar es Salaam.

Bissell also considers the lack of political and fiscal accountability and transparency as a key issue in the failure of politicians and civil servants to improve the current planning system (Bissell, 2011). Along with other academics, such as Beall et al. (2010), Bissell asserts that the most salient issue regarding planning lies in the political domain – “its reluctance to make

social justice central to its mission and ‘the failure to secure basic human rights in informal urban contexts’ (2011 pg 322).

4.2.3 Peri–urban development

Briggs and Mwamfupe (1999) examine the history of the growth of Dar es Salaam, and the development and propagation of the informal settlements in the peri-urban areas of the city. This developed as a result in part due to the Structural Adjustment Programmes (SAPs) throughout the 1980’s which left many urban dwellers in severe poverty following the cutback of public services. Consequently, some of these relocated further from the city centre so that they could grow food in plots on the city’s edge. Over time some of these farms produced a surplus and so became small income generating businesses for the inhabitants (Briggs and Mwamfupe, 1999). They note that the conditions created by the structural adjustment measures introduced in Tanzania in the 1980’s developed a viable land market during the period, which coincided with what they describe as “deficiencies in public land management” (Briggs and Mwamfupe 1999, pg 275) resulting in many people turning to the informal land market to meet their demands.

Informal settlements began to expand during 1981–82 with the establishment of the National Economic Survival Programme, considered to be a failure at the time and soon overtaken by the SAPs which ran from 1982–1986 (Briggs and Mwamfupe, 2000). However, this did not develop into an efficient urban land management set up. Briggs and Mwamfupe (1999) contend that “it can be easily argued, (therefore), that informal land sales have replaced the formal state allocation system as the main vehicle for the delivery of land in the urban and peri–urban areas of Dar es Salaam” (pg 276). However, this was not the only reason for people locating in the peri-urban areas. As highlighted by the University of Copenhagen in its recent URTBAN project, poor land valuation practices were a factor and “have led to many complaints of inadequate compensation for the expropriation of land by the government. The emergence and development of the informal land market in urban Tanzania is due to the ineffectiveness of the government to provide urban households with land” (URBTAN, 2010 pg 3).

Land, or natural capital within Moser’s asset vulnerability framework, is a very valuable asset to have, and its management is therefore key for all the urban poor of Dar es Salaam. Kombe highlights that the government failure to provide urban households with land was originally

brought about by the Arusha Declaration²⁸, and he notes that “the proclaimed public land ownership inter alia declared land valueless and a non-marketable item” (Kombe, 1994 pg 26). However, that is not to say there are no linkages between the informal and formal land management systems. Kombe and Kreibich (2000) highlight these linkages are both positive and negative, ranging from the neglect of community needs to the development of a land registration system. The issues of corruption, nepotism and general malpractices in the allocation of plots outlined by Kombe (1994) in his case studies in 1992 also indicate how at the time the existing system did not best serve the interests of the poor. Although this study is now quite dated, it does give an indication of how the propagation of the informal settlements has come about over the years; it notes that in 1980 the number of informal settlements was 25 (Kombe, 1994), today, it numbers over 150.

It is also remarkable to note that renters actually constitute the majority of house occupiers in Dar es Salaam, making up 56%. However, in spite of this number, renters are not considered to be an important or valid group within the urban development process. Hooper and Cadstedt’s (2013) study highlighted that tenants were seen as ‘inconsequential’ and not committed to engaging in the process due to their transient nature. Yet those renters interviewed for the study in the Kurasini ward where redevelopment was taking place had lived there for an average of 13.5 years – and so could not be described as transient residents.

4.3 Land management systems

4.3.1 Tanzanian urban land management and reform project

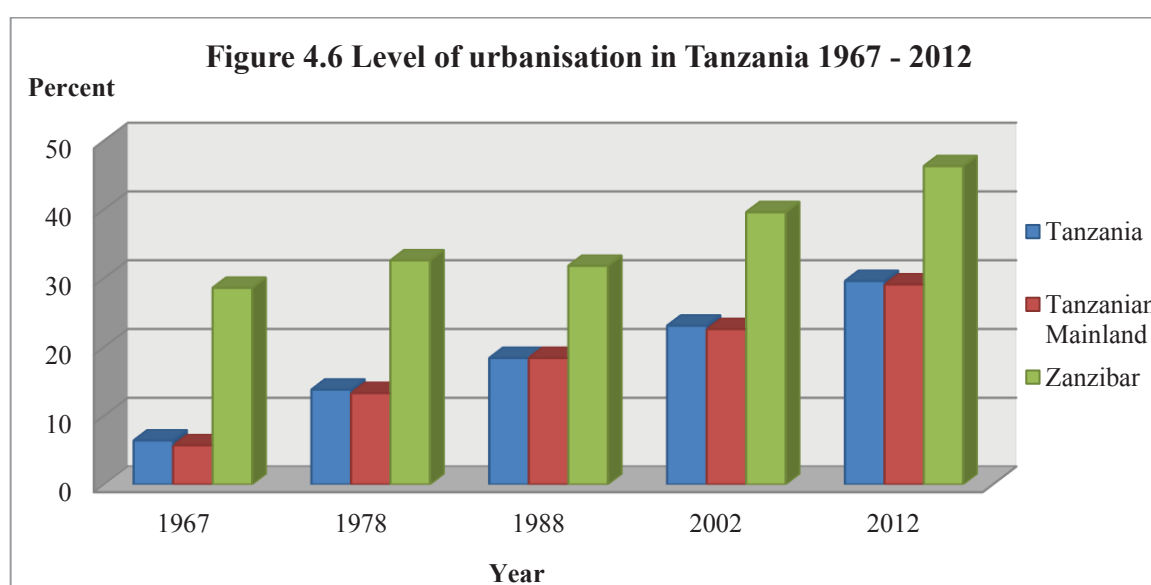
The Tanzanian Urban Land Management and Reform Project has been the subject of prolific writing on addressing the issues surrounding land ownership, property rights and housing in Dar es Salaam over the last 20 years or so (Kombe, 1994; Kironde, 2000; Kombe and Kreibich, 2000; Kombe, 2005; Kironde, 2006; Halla, 2007; Kyessi and Kyessi, 2007; Parsa et. al., 2011; Porter et. al., 2011; Shemdoe, 2012; Kyessi and Samson, 2013). The project has the unenviable task of attempting to reform numerous issues including: “overlapping legal systems, long

²⁸ The Arusha Declaration was “a blue print that declared that Tanzania would be following Ujamaa (This is a kind of African socialism) policy. The policy implied that the country would be following socialist oriented economic and political policies. The capitalist, private sector market-led economy that was inherited from the colonial power at independence was replaced by state owned, centrally planned and controlled economy” (Ngowi, 2009 pg 262).

registrations, ineffective institutional framework; and the existence of regulatory intervention to dispossess vulnerable groups of their land” (URBTAN, 2010 pg 4).

Much of the thinking behind the approach adopted by the Tanzanian government in this regard is based on the concept of ‘dead capital’, first suggested by Hernando De Soto in his book *The Mystery of Capital* (2001). Indeed, the President of Tanzania invited the economic adviser De Soto to Tanzania in 2003 to impart his knowledge to the government. The basic premise of the argument is that by formalising land titles and allowing poorer sections of the communities to have official documents advocating their property rights, this would grant them access to loans from financial institutions by using their land as collateral, as Porter et. al. (2011) succinctly puts it “unlocking domestic capital for development” (pg 132). In essence it is considered a form of urban poverty alleviation. However, in reality it has not proved to be the panacea for urban poverty many had expected it to be.

Sundet (2006) argues that the whole concept is too simplified to really achieve lifting the poor out of poverty noting that – “the implication in the Institute of Liberal Democracy (ILD) report is that once the silver bullet of formalisation of property rights have been provided, the rest will follow along as the methodology is correct and enough resources are provided”. She also highlights that the poor were never asked what were the most salient issues for them regarding land; “it has simply been assumed that what they need is full marketable titles and access to credit” (pg 13).



Source: (URT, 2015 pg 35)

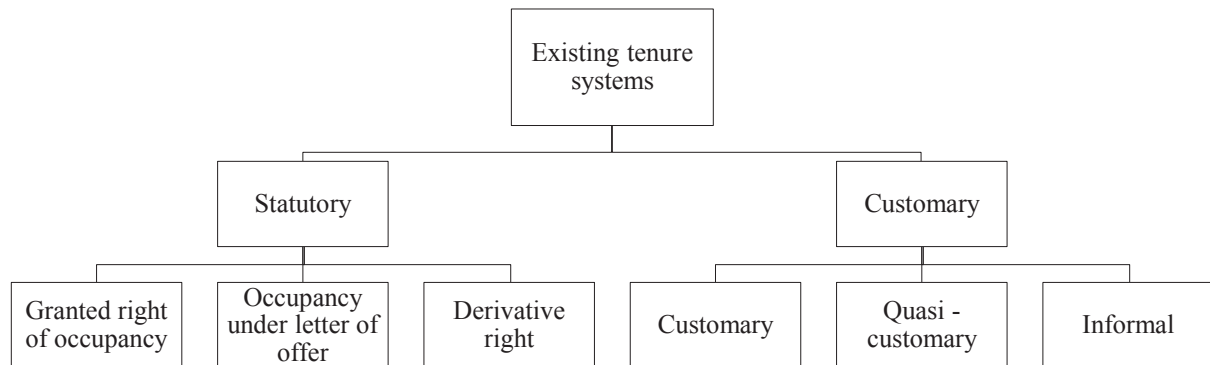
Her criticisms of the programme are supported by research completed by Parsa et. al. (2011), who conducted an enlightening study on the impact of formalization of property rights in informal settlements in Dar es Salaam.

They concluded that several policy elements must be established for settlement upgrading and sites and services:

1. Residents must be able to express their demands for services to participate in the design of improvements in their area.
2. Full scale upgrading requires sustainable financing schemes, based on the beneficiaries' willingness to pay.
3. Providing tenure security, through formal titling or other forms of tenure protection is essential.
4. A flexible and responsive financial sector which can provide micro credit to small firms.
5. The reform of infrastructure institutions and partnerships to establish suitable incentives, regulatory regimes and partnerships.

These findings have also been corroborated in other regions by research conducted by Payne et. al., who concluded that “home ownership is not appropriate for all income groups. This applies particularly to poor and very poor households, who lack adequate incomes to meet long-term financial commitments and need to be able to respond quickly and easily to changing livelihood opportunities” (Payne et. al, 2009 pg 459). One can postulate from the current administrative and legal structures in existence in Tanzania that the elements above are not being fulfilled and are prohibiting the urban poor from making use of their ‘dead capital’ – “properties without formal property rights which can be used as collateral for cash” (Parsa et. al., 2011 pg 696). The formalisation of property ownership has been underway for several years in Dar es Salaam and still many thousands of people remain living in poorly serviced informal settlements. Other frameworks must also be put in place to support the growing numbers of urban dwellers (Figure 4.6). The importance of appropriate governance in terms of land cannot be underestimated in order to provide a stable base for an economy and thereby reduce poverty. Kironde notes this point when he states that “rights over land cannot be separated from civil, political and human rights” (2009 pg 1), and he alludes to the fact that these rights are often not adhered to in African countries, but exploited by the wealthy classes for their own benefit (Kironde 2009).

Figure 4.7: Existing land rights in Tanzania



Source: Adapted from Lugoe, 2008

Lugoe (2008) goes into some detail on the historical context of the types of land ownership in Tanzania (Figure 4.7). It is noteworthy from his discussion on the effects of the colonial occupation of the country that land ownership really became an issue after colonialism, as up to that point customary tenure meant that land tenure was “not individualised but was provided in a collective way through clan and tribal leadership” (2008, pg 2), noting that “ at their inception colonial Governments succeeded through territorial rule to introduce the ownership concept at the peril of well-cherished land control” (2008, pg 3). Under the British colonial rule of then Tanganyika, 3.5 million acres of land were stolen from the native people and appropriated by the Crown. The Land Ordinance Policy, enacted by the British Government meant that all land was public land, and so any land considered ‘not owned’ but inhabited by natives was tantamount to the Tanzanian people trespassing on their ancestral lands (Lugoe, 2008).

This arrangement regarding the ownership of land continued into the era of independence and the leadership of Julius Nyerere. Lugoe (2008) discusses the National Land Policy document of 1995, pointing out that the land cannot be owned but is leased for a specified number of years: “the policy reiterates and retains the four central land tenure tenets in a modified form that land is publicly owned and vested in the President as a trustee on behalf of the citizens; speculation in land will be controlled; rights of occupancy whether statutory or customary are and will continue to be the only recognised types of land tenure; and rights and title to land under any consolidated or new land laws will continue to be based mainly on use and occupation” (URT, 1995 pg 50). The power of the President in retaining such a stronghold over

so valuable a resource can be particularly problematic given the history of poor governance and corruption in many African countries when leaders are allowed to develop semi autocratic or dictatorial regimes and treat their country's wealth as personal property (Alemazung, 2010). The long running terms of leaders such as Robert Mugabe of Zimbabwe (president since 1987) and Yoweri Museveni of Uganda (president since 1986) indicate the difficulty in removing heads of state in such circumstances. The current outbreak of violence in Burundi which erupted due to President Nkurunziza's controversial re-election for a third term (Al Jazeera, 2016) suggests that this characteristic of African leadership is not just a problem of the past. Luckily to date Tanzania has not endured autocratic rule over its land and other resources, however that is not to say it has been free from corruption scandals (Gray, 2015). The next section will discuss in more detail how the Government has attempted to address the informality in the urban regions and the issues with this to date.

4.3.2 MKURABITA - Property and business formalisation programme

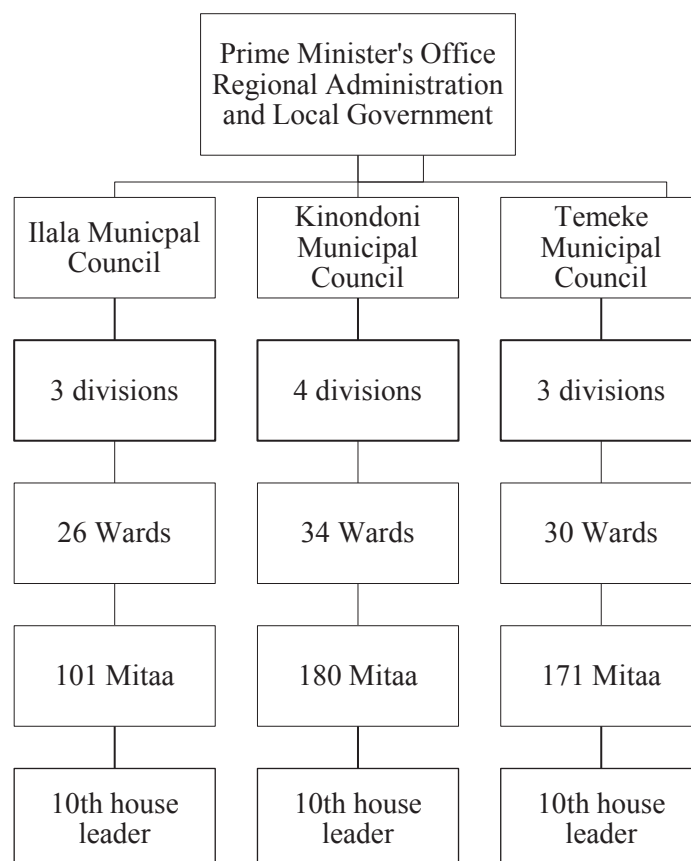
The Property and Business Formalisation Programme (under the Kiswahili acronym MKURABITA – *Mpango wa Kurasimisha Rasilimali na Biashara za Wanyonge*) was a programme created to attempt to improve the formalisation of properties in the country. This began as a partnership between the Government of Tanzania, the Peruvian Institute of Liberal Democracy (founded by Hernando De Soto) and was financially supported by the Government of Norway (Sundet, 2006). The aim of the Programme was “to impart titles to the poor that are freely tradable and that are acceptable by banks as security for loans” (Sundet, 2006 pg 12). What can be defined as dead capital under the ideas of De Soto the amounts, according to MKURABITA, be in the region of US\$11.6billion (Porter et. al, 2011), if one considers all the extra-legal property and businesses in the city; it is little wonder that the Tanzanian government has been so eager to pursue this avenue of development – the benefits for capital and the state are obvious of drawing individual consumers more closely into the capitalist system.

4.3.3 Residential licences

One of the first steps in enacting MKURABITA was to convince residents to register their properties in Dar es Salaam, and a Residential Licence Programme was launched in November 2005. This was developed by the Ministry of Lands, Housing and Human Settlements Development (MLHHSD) with the task of implementation delegated to local municipalities (Shemdoe, 2010) of Kinondoni, Temeke and Ilala (Figure 4.8).

Porter et. al (2011) note that prior to this programme being adopted, it took “a minimum of 68 bureaucratic steps, an average of eight years at an average cost of \$2,250 to see through formalisation” (pg 133). However, the uptake on this to date has not been as good as had been expected, with only 38,000 applications approved by 2008 (Porter et. al, 2011). The reason for this was a failure of another policy of the government; decentralisation. The local authorities did not have sufficient funding in place to implement such a large-scale programme and so the Ministry spearheaded the project, and so blurred the lines of its mandate by adopting the role of implementing agency rather than policy maker. Porter et. al (2011) make the valid point that if people already ‘own’ a piece of land through usufructary land rights, even if they do not have a piece of paper to document this, they often see little point in going through what may be a long, cumbersome and costly exercise to have a formal land title issued. The key issue is that there is little incentive, as Porter et. al note “many are unconvinced that they would gain any stronger security rights than they already enjoy” (Porter et. al, 2011 pg 134).

Figure 4.8 Structure of municipalities in Dar es Salaam



Source: Adapted and modified from Shemdoe, 2010

He also points out that the lack of accessibility and information regarding the process has tended to scare off the poorer and less educated sections of communities, who are naturally wary of the legal nature of the documents and were concerned over what registration could mean for their land (Porter et. al, 2011). This is particularly unfortunate as the assumption underpinning De Soto's idea is that it would allow poorer sections of the community to access credit facilities.

The fear of the administration process and the legal implications of registering, which can appear daunting and convoluted, also pertain to applying for a loan, and once again, the poorer and less educated people are generally reluctant to take part in the process (Porter et. al 2011). The shortcomings of De Soto's ideas are further illustrated by the fact that a large proportion of people are unwilling to consider using their land as collateral should they default on their loan, which makes De Soto's whole argument void. For many, land is their only form of security, and is a possession which "many people have a strong cultural affinity with" (Porter et. al, 2011 pg 135). There is also the consideration from the landowners' perspective that by registering the property, it is likely they will have to pay tax, a further disincentive.

Clearly it is a benefit to the municipality which has a wider revenue base as it keeps 20% of the fees collected from registration (Shemdoe, 2012). Approximately 1billion TZS (£38.4 million) has been raised from the first phase of the programme (Parsa et al, 2011), and Shemdoe (2012), notes that "on the amount of the annual taxes paid for the registered houses, 49.2% of the respondents whose houses are registered mentioned to have paid up to US\$4 a year" (pg 9), which is a considerable sum for a poor resident of a slum in Dar es Salaam. The same percentage is quoted as saying "the fees were higher than they expected them to be" (Shemdoe, 2012 pg 9). Indeed, it seems that the land titling in the long term may actually benefit the wealthier residents of Dar es Salaam, who in some instances have taken to becoming property speculators on newly registered plots close to the city centre, thereby beginning a process of gentrification in the region which will inevitably lead to many of the poorer sections of the population being pushed further to the margins of the city over the coming years (Porter et. al, 2011).

A further issue with the residential licences is that they are valid for only three years. When conducting research on the communities' opinions on the licences in Dar es Salaam, Shemdoe (2012) noted that the vast majority thought the licenses should be valid for a longer period.

This was also acknowledged as a key issue for financial institutions when considering offering loans, as most financial loans extend for longer periods than three years. Shemdoe (2012) also uncovered that 35.5% believed the formalisation of the houses “increased their level of creditworthiness with financial institutions and made it easier to access loans” (pg 10). However, perhaps more notably, nearly half the respondents, 44.4% were not willing to put their houses as collateral to the loans (Shemdoe, 2012), so it is a moot point for many people if their creditworthiness was increased or not; they still would not be accepted for a loan if they were unwilling to provide collateral. This is validated by Parsa et. al.’s (2011) research, which indicated that 78% of those in the Mlalakuwa district of Dar es Salaam were unwilling to put their houses up as collateral.

Shemdoe (2012) also makes one final point that the programme did not cover all informal settlements in the city, and so some residents felt they were being targeted to pay fees for registering while others did not. In their two case studies in the Kinondoni municipality, Parsa et. al. (2011) found some inconsistency, in that in Mlalakwua, no one had acquired the new residential licences, whereas in Kimara Baruti, “90% of people showed a great interest in having their property formally registered” (Parsa et. al., 2011 pg 701). The research indicated that the reason for this was the assumption it would help with loans, as borne out by the research conducted by Shemdoe (2012). However, Parsa et. al. note that ‘almost 95% of those able to approach the banking institutions in an attempt to access credit had been unsuccessful’ (Parsa et. al. 2011, pg 701), and they surmised that the research indicated the banks were still very tentative in acknowledging the residential licences as acceptable collateral for credit loans. They concluded that, “the fear of losing urban shelter due to debt has remained a governing principle not only in financing development in these areas but also creating a stigma for borrowing” (pg 705). This is clearly an issue²⁹ which became apparent within the context of the asset vulnerability framework, as lack of access to finance seriously restricts attempts to emerge from poverty.

4.3.4 The 20,000 plots programme

In conjunction with the Residential Licences Programme, the government also launched the 20,000 Plots Programme in 2002, the aim of which was to formally survey plots for future urban expansions. Lugoe notes however that “the annual average output of the 20,000 Plots

²⁹ This point is discussed in more detail in Section 5.3.4 of the thesis.

Project in its lifetime is a dismal 6,000 plots per year, which is but a 1967 record and far below national demand” (2010, pg 8). He estimated that the demand in Dar es Salaam was approximately 30,000 plots annually (Lugoe, 2010). For the most part these plots are located in what are considered peri-urban areas of the city; however, some issues have arisen over compensation of existing users of the land who received little in the way of remuneration when forced to vacate the plots before they were redeveloped (Porter et. al, 2011). Lugoe (2010) notes the three most fundamental hurdles in the urban land question and development of programmes such as the 20,000 Plots Project, as originally outlined by the World Bank report on urban Tanzania in 2008 are 1) lack of adequate infrastructure within and between urban and peri-urban areas, 2) deeply flawed management systems, and 3) a lack of awareness to the magnitude and implications of the urban transition” (Lugoe, 2010 pg 3).

He cites the lack of plot production as one of the main causes of the mushrooming of informal settlements, with the production of plots only managing to satisfy demand in the first decade of the Republic. This continued throughout the 1980s and 1990s, until the 20,000 Plots Project attempted to stem the tide. Indeed, all accounted for, Lugoe notes the “slow rate of land delivery for all uses at 230,000 plots since independence against an accumulated demand of over 2.3 million” (2010 pg 16). Kironde is also sceptical of the 20,000 Plots Projects, and he noted that although 56,743 land parcels have been surveyed in the 6 years after the inception of the project, it was “still heavily tipped in favour of those in high income brackets leading to a further growth of unplanned areas, and the systematic displacement of the poor and native communities from planned areas” (Kironde, 2009 pg 13).

4.3.5 Compulsory land purchase

Compulsory land acquisition has been another issue for the urban poor. As noted earlier, the state owns all land in Tanzania, as Kombe confirms: “the Land Act (1999), the Land Acquisition Act (1967) and the Urban Planning Act (2007) give the President overwhelming powers to acquire land needed for public use or interest” (2010, pg 2). Under these laws those residing on land which is expropriated are required to be paid adequate compensation. However, the case studies cited by Kombe (2010) show that in many instances the urban poor have not been adequately reimbursed. This links the purpose of registering land for the benefit of security of tenure (as opposed to registering for gaining access to loans), as indicated by Sundet (2006); there is a much stronger case for preventing eviction and receiving appropriate

compensation if the plot is registered. The examples of various conflicts which arose through the expropriation of parcels of land around Dar es Salaam leads Kombe to contend that:

” Continued conduct of ‘business as usual’, in other words disregarding the land occupiers’ rights and using coercive forces to access land or resolve land-based conflict further complicated the matter” (2010 pg 6).

The issue of owners being removed from their land by the government when the land ‘is expropriated for public good purposes’ (Kironde, 2009 pg 20), also has raised issues over the transparency and underlying motives of the government. Many owners claim that they are not adequately compensated for their lands, and are in effect displaced to make way for private developers and the wealthy classes, as indicated by the study of the Kurasini ward in Dar es Salaam (Ndezi 2009; Hooper and Cadstedt, 2013).

4.4 Political history of Tanzania

Urban governance³⁰ or more precisely how effectively it is executed, is key to understanding the research questions for this subject area. This research will aim to consider “the multiple sites where practices of governance are exercised and contested, various and entangled layers of relations and a broad range of practices of governance that may involve various modes of power” (Lindell, 2008 pg 1879). Power³¹ is important in this context and Lindell highlights the somewhat unique situation which exists in many African countries, where years of informality and ineffective governments have resulted in “a myriad of highly localised and dispersed governance rules (which) have thus developed beyond the purview of the state” (2008 pg 1882).

The history of modern Tanzania began in 1962, when the colony of Tanganyika gained independence from Britain under the leader Julius Nyerere (Refworld, 2012), and went on to become the Republic of Tanzania in 1964 after merging with the island of Zanzibar. Thus, began the socialist experiment within the country (Liviga, 1992), spearheaded by Nyerere, and often referred to as Nyererism (the key features of which are described below) in later

³⁰ Governance is defined here as “a particular form of coordination. In contrast with the top-down control in coordination through hierarchy and the individualized relationship in coordination through markets, governance involves coordination through networks and partnerships” (Johnston et. al, 2000 pg 316).

³¹ Power is defined as “a description of relations, not a ‘thing’ which people have” (Nelson and Wright, 1995 pg 7).

discussions. From 1965 onwards, the nationalist Tanganyika National African Union (TANU) would become the sole officially legal party on mainland Tanzania, later combining with its Zanzibari equivalent the Afro-Shirazi Party (ASP) to merge to become the Chama Cha Mapinduzi (CCM or Revolutionary Party).

4.4.1 Ujamaa

Nyerere's ideas for the development of Tanzania were based on the socialist concept of *ujamaa*³², which focused on the social welfare system and resulted in many of Tanzania's key economic assets being nationalised (Refworld, 2012). *Inter alia*, this policy saw a villagisation policy introduced in rural areas, on some occasions forcibly, and led to farming on a collectivised basis and shared common traits with Maoist and Fabian socialism (Ibdawoh and Dibau, 2003). As in many other countries, this forced communal agriculture was a failure and led to a considerable decrease in agricultural output, and would mark the end for Nyerere's socialist agenda. The 1970's proved to be a difficult decade for Tanzania, as the ongoing decline in agricultural productivity, war with Uganda and general economic strain would eventually force Nyerere from power in 1985 (Refworld, 2012). His successor, Ali Hassan Mwinyi, wasted no time in beginning to undo the socialist project. Shortly thereafter the IMF and World Bank sanctioned agreements with the government to set up structural loans and Tanzania began its journey down the neo-liberal capitalist road that it still remains on today.

Multiparty rule was established in the Tanzanian state in 1992, after close to 30 years of single party governing by the CCM (Lange, 2008). In the present day, the CCM remains the main political party, "controlling all levels of government from local councils, to the union and Zanzibar presidencies and legislatures" (Refworld, 2013), and so has a very significant role in the day-to-day functioning of the state. Opposition parties are beginning to gain more power due in main part to the National Assembly in the recent 2015 elections, however the vast majority of the power remains with the CCM (Refworld, 2013) and the new ruling President, John Magufuli. This has filtered down to local government as well, and "In practice, the regional and district administrations exert considerable influence over local government. These

³² Ujamaa was founded on "a philosophy of development that was based on three essentials - freedom, equality and unity. The ideal society, Nyerere (1967: 16) - argued, must always be based on these three essentials. According to him, there must be equality, because only on that basis will men work cooperatively. There must be freedom, because the individual is not served by society unless it is his. And there must be unity, because only when society is unified can its members live and work in peace, security and well-being" (Ibdawoh and Dibau, 2003 pg 62).

practices have produced a system of old guard CCM cronies who, notwithstanding the transition to multiparty politics, have a stranglehold on Tanzania” (Refworld, 2013 pg 4).

4.4.2 Decentralisation

Decentralisation of power to local government has gone through several phases in Tanzania. The first phase of this came after independence in 1961, when the government abolished the existing local government structure and “merged central and local government functions” (Venugopal and Yilmaz, 2010, pg 215). This decision was reversed in the late 1970s during the economic crisis alluded to above. The current local government framework is based on the Local Government Reform Programme (LGRP) which was introduced in 1998 (Pedersen, 2012) and examines issues such as capacity building, local accountability and the development of community involvement in planning (Venugopal and Yilmaz, 2010). Lange (2008), notes that one of the main aims of the devolution of power in the local government reform programme in Tanzania has been to cede more power to elected representatives, as “one of the most salient problems in the 1980s and 1990s was the immense power that was exercised by appointed civil servants at the various levels of local authority compared to democratically elected representatives” (Lange, 2008 pg 1127).

4.5 Tanzanian refugee policy

Tanzanian refugee policy has changed dramatically since the creation of the Republic under Julius Nyerere (Table 4.2). From the 1960s until the early 2000s, Tanzania had become known as one of the most hospitable countries for accepting refugees in the world, hosting more refugees than any other African country in 2000, at a total of nearly 600,000 (Chaulia, 2003). Indeed “in the 32 years between 1961 and 1993, Tanzania hosted about 400,000 refugees spread over 20 settlements throughout the country, and in the seven years between 1993 and 2000, it received 1,500,000 refugees” (Chaulia, 2003 pg 148). The vast majority of these refugees came from the neighbouring countries of Burundi, Rwanda and the Democratic Republic of Congo (DRC). Several major influxes from these three countries can be identified: the 1972 group of Burundian refugees, mostly Hutus who fled a campaign of violence by a Tutsi-dominated government. The Rwandan influx occurred during and after the Rwandan genocide of 1994 with the mass slaughter of Tutsi by a Hutu majority government, which several influxes from the DRC are a result of ongoing instability and violent outbreaks between the government and various militia groups vying for power (The Guardian, 2012).

The first refugees were also a valuable part of the local economy in Western Tanzania during the 1970s, boosting agricultural production considerably on their arrival. They were settled in villages at the time rather than camps, a progressive long-term solution being adopted by the Tanzanian government. However, for several reasons after this period the mood towards the refugee influx in Tanzania turned to become much less positive, and today the national feeling on refugee hosting is less welcoming, with only Nyaragusu camp remaining open by 2013, with the closure of 10 other camps over the years. 64,000 mostly Congolese refugees resided in Nyaragusu camp until 2015 (UNHCR, 2016e), when violence erupted in neighbouring Burundi due to the controversial re-election of Burundian President Pierre Nkurinziza (The Guardian, 2015). As a result of this violence thousands of Burundians fled across the border to Tanzania, some of whom had left several years previously with the closure of Mtabila camp in 2012 (see timeline Figure 4.9). However, as the violence has continued, Tanzania has been forced to open two more camps at Nduta and Mtendeli to accommodate the 219,162 refugees (UNHCR, 2016f) currently in the region. One further camp, Karago, is scheduled to be opened before the end of 2016.

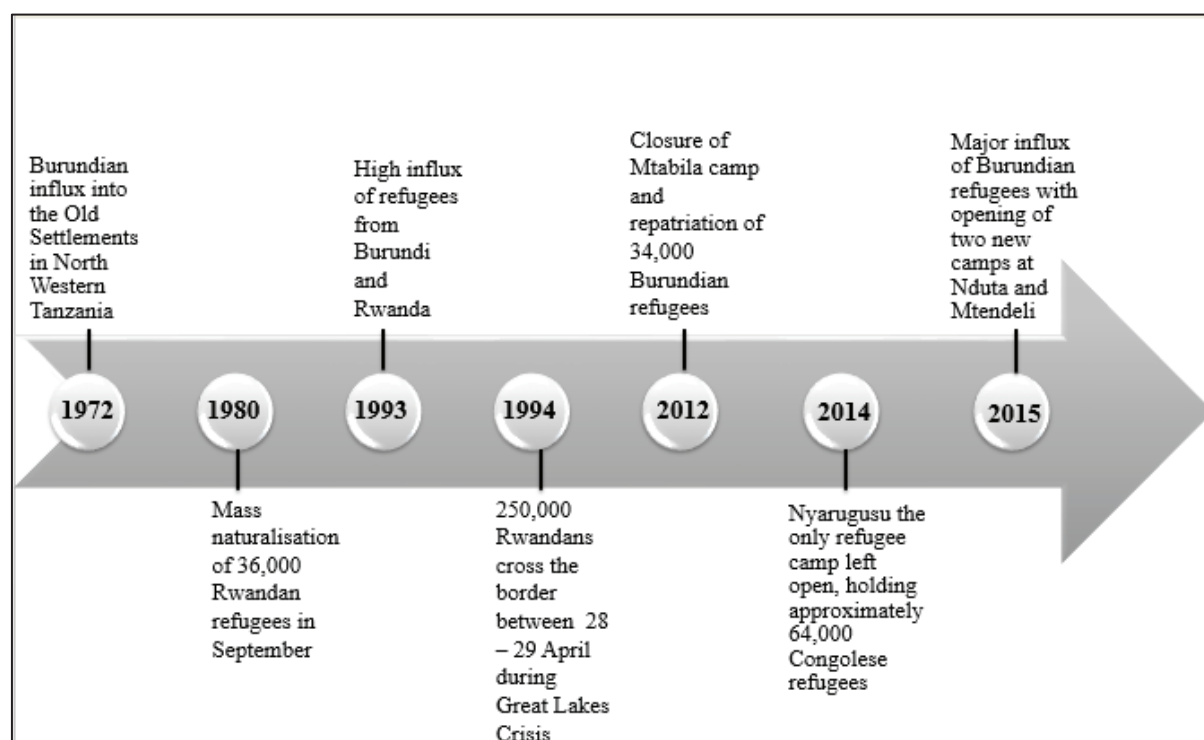
Table 4.2 History of refugee policy in Tanzania	
Year	Refugee Policy
1951	1951 Refugee Convention
1967	1967 Protocol signatory
1969	Organisation of African Unity (OAU) Convention on Refugee Problems in Africa signatory
1998	The Refugees Act; this replaced the 1966 Control Act and imposed a harsher set of regulations requiring virtually all refugees to live in camps.
2003	National Refugee Policy; promotes encampment and voluntary repatriation as always being the best options.
2010	Memorandum of Understanding with the East African Community (EAC) Secretariat which established a framework for cooperation in areas of common concern such as “the protection of forcibly displaced people, immigration regulations and refugee movements” (UNHCR, 2012).
2016?	The Ministry of Home Affairs is currently reviewing the National Refugee Policy with a view to including an urban refugee component, however it is expected that it will be several years before this comes to fruition.

Source: The author

The neo-liberalisation of Tanzania post-Nyerere saw the rise of anti-refugee sentiments. The introduction of SAPs resulted in some industries which refugee populations worked in (including agriculture) coming under more pressure, the consequences of which saw the Rwandan and Burundian refugees viewed as surplus to agricultural requirements. However, it was not just the change in economic fortunes of Tanzania which resulted in the change to refugee policy. The nineties were a maelstrom of numerous conflicts in East Africa, the apogee

being the Rwandan genocide in 1994, which “produced the single largest refugee exodus in the shortest period, forcing Tanzania to adopt a hardnosed and unwelcoming attitude to this sea of humanity” (Chaulia, 2003 pg 161). Indeed by 2008 Tanzania was attesting that it was to become a ‘refugee-free country’ (Arevalo–Carpenter and Ruhundwa, 2010 pg 1). By this time all refugees were forced to reside in camps, and settlements were no longer considered a viable option. This massive influx of people and the resources that would be required to sustain them, along with increasing donor fatigue and a growing sense that the refugees themselves posed threats to social order and security (Chaulia, 2003), all helped to seal their fate, and they were restricted to camps in Western Tanzania.

Figure 4.9 Timeline of refugee influxes to Tanzania



Source: The author

In 1998 The Tanzanian Refugee Act was adopted, which resulted in two important changes to refugee policy in the country: 1) it brought Tanzanian law into line with international law regarding the principle of *non-refoulement*³³, and established the National Eligibility

³³ Article 33(1) of the 1951 United Nations Convention Relating to the Status of Refugees states that ““No Contracting State shall expel or return (“refouler”) a refugee in any manner whatsoever to the frontiers of territories where his life or freedom would be threatened on account of his race, religion, nationality, membership of a particular social group or political opinion.” A more comprehensive definition of the principle of *non-refoulement* is available at UNHCR (1977).

Committee (NEC) which would process all applications for refugee status determination thereafter; 2) with the adoption of the Act, it became an offence to live outside official refugee camps without permits, which were difficult to secure and rarely granted other than in special circumstances (AATZ, 2011). Even when these permits were granted they did not guarantee safety as Pangilinan (2012a) notes “they are only valid for two years and their renewal is not guaranteed” (pg 15).

4.5.1 Research undertaken on urban refugees in Dar es Salaam to date

The exact number of refugees currently residing in Dar es Salaam is unknown. A survey was undertaken in late 2014 by the Tanganyika Christian Refugee Society (TCRS) commissioned by UNHCR to determine the level of urban refugees nationwide, however the results of this survey have not yet been released to the public³⁴. Yet it is estimated that there are at least 10,000 refugees residing in Dar es Salaam (USDS, 2012), though the actual number is likely to be considerably higher. The continuing tensions in the Democratic Republic of Congo (DRC) and recent political unrest in Burundi also indicate that this trend seems set to continue for the foreseeable future.

A very small number are given permits to live in other areas, including Dar es Salaam, usually for medical reasons or due to security and protection concerns (AATZ, 2011). Up until recently the Government of Tanzania had not publicly acknowledged the existence of the considerable number of refugees in Dar es Salaam; and in an interview with a UNHCR protection officer they confirmed that the number of officially registered refugees residing in the city at the time totalled less than 100. As the refugee population has not caused any major disturbances with the local inhabitants, it appears that the Government has not had any reason to pursue more stringent action against them. However, the survey undertaken by TCRS in 2014 suggests a change in Government policy in the near future as indicated by a Ministry of Home Affairs (MHA) official:

“Its simply because over the years we were worried about the security, to be honest the security issue was the over ridding factor. Because of the huge numbers. I mean it is true it could act as a pull factor. But now that we know that we have many refugees we want to document them,

³⁴ This point is discussed in Chapter 7.

and legalise the stay, legalise those who have reasons to justify to stay in any of our cities”.
O17, MHA official.

As indicated above, with the permission of the Government in 2014 and with the support of the Refugee Services Department, UNHCR commissioned a scoping exercise on persons of concern in urban areas: with the focus on Dar es Salaam to be conducted by TCRS between September and December of 2014. According to TCRS staff members, the scoping exercise was to focus on a sample size of approximately 1,000 refugees and asylum seekers, incorporating the three municipalities of Dar es Salaam; Kinondoni, Temeke and Ilala in addition to Morogoro and Bagamoyo. The report intended to gather information on the current situation of urban refugees for the purpose of advocating for the Government of Tanzania to reconsider its strict encampment policy. This policy of restricting refugees to camps, as noted by the International Refugee Rights Initiative (IRRI, 2015a), contravenes the freedom of movement of refugees, as stipulated in the 1951 Convention Relating to the Status of Refugees and its Related Protocol (UNHCR, 1951), of which Tanzania is a signatory.

To date, the results of this scoping exercise have not been published, and it appears that there is no impetus on the part of the UNHCR or the Refugee Services Department to release this data. Given that the UNHCR has seemingly become more supportive of refugees living in urban areas since the publication of the Policy on Refugee Protection and Solution in Urban Areas (UNHCR, 2009b) and the Policy on Alternatives to Camps (UNHCR, 2014), it seems strange that the organisation has not been more forthcoming in publishing this data. It raises questions regarding how much of the UNHCR rhetoric on urban refugees is lip service and how committed the organisation is to developing alternative solutions for displaced populations in urban settings. Given the progress on engagement with urban refugees in neighbouring cities such as Nairobi, there is an existing knowledge base which the UNHCR can build upon and utilise in Dar es Salaam, however this appears to be very slow in developing. This will be discussed in more detail in section 7.2.2.

During the interviews conducted with various stakeholders during the course of the Ph.D. research there were talks of the 2003 National Refugee Policy being revised in order to consider including an urban refugee component. This was confirmed at the time by the Refugee Services Department, although it was also stated that the encampment policy would remain for the foreseeable future for the vast majority of refugees entering the country. The reasons cited for

continuing this strategy were security concerns and fears that developing an urban refugee component would act as a pull factor for more refugees to move to cities. However, this is a positive sign in that at least the Tanzanian Government is beginning to consider the implications of having such a large number of undocumented refugees and asylum seekers in urban areas and address the reality of the situation.

A comprehensive and detailed review of the 2003 National Refugee Policy was conducted by the Tanzanian Refugee and Migration Network (TAREMINET) in 2015, which is a group of stakeholders involved in working with refugees in Dar es Salaam including NGOs. The document spans almost fifty pages and provides detailed analysis of each section of the refugee policy, suggesting revisions to incorporate the urban refugee component where applicable and in order to comply with international and regional law. Unfortunately, this document has not been published as of yet and the author does not have permission to quote from the document as it remains confidential. However, it can be confirmed that no progress has been made on further redrafting of the policy since 2015, and with the ongoing Burundian crisis redirecting much of the focus of the Refugee Services Department to Western Tanzania, it is possible that the updating of the National Refugee Policy may be stalled in the short term.

Those urban refugees who have chosen not to live in camps and have made their way to Dar es Salaam face a unique set of challenges as indicated in the report completed by Asylum Access Tanzania (AATZ) in 2011, *'No Place Called Home'*. In theory, these refugees are entitled to protection and assistance, but in practice many end up concealing themselves in the urban landscape for fear of deportation (Arevalo–Carpenter and Ruhundwa, 2010). UNHCR's office in Dar es Salaam does not officially provide services for the undocumented urban refugee population, and with a small budget and the lack of legal framework to defend the refugees outside of camps (AATZ, 2011), there is little the organisation can, or it seems is willing to do to help. These refugees end up in Dar es Salaam through a variety of circumstances: some have come directly from their country of origin without passing through the camps, while others have left camps for safety reasons. It is the chance of economic prosperity and the ability to live without detection that draws so many to Dar es Salaam, where they may regain some agency over their lives free from the restrictive space of the camps, and pursue a better quality of life (Arevalo–Carpenter and Ruhundwa, 2010).

Pangilinan's (2012a) research into urban refugees in Dar es Salaam also confirmed that for the most part they live in the informal regions of the city - "the poorer neighbourhoods of Buguruni, Ilala District and Mbagala, Temeke District" (pg 17). The survey he conducted indicated that the vast majority rented accommodation, with just under a fifth of those surveyed with no permanent abode. It was also noteworthy from this research that 33% of the respondents had changed their place of residence at least once since moving to the city, most due to an increase in rent (Pangilinan, 2012a). There were also issues regarding discrimination against refugees in accessing housing and other services such as water, which were alluded to in Pangilinan's (2012a) research - "one group of forced migrant women also stated that Congolese would be charged more for renting the same accommodation as a national and that legal status was a barrier to accessing housing" (pg 17).

Pangilinan (2012b) has suggested a revised policy and more durable solutions for the urban refugee populations. He cautions however that even a revised policy would probably still mean very limited help to urban dwelling refugees, although this would have the benefit of not causing tensions with the urban poor population if they saw refugees been given extra resources. He recommends that urban refugees officially should be recognised alongside camp refugees, and a clear structure for deciding who can leave the camps to be developed. Along with this, urban refugees should be allowed to live in other cities apart from Dar es Salaam and "Refugee status determination (RSD) and durable solutions (e.g. resettlement) procedures should be made available regularly outside of refugee camps in order to make them accessible to urban refugees" (Pangilinan, 2012b pg 7). There are several reasons why an urban refugee component (and in the longer term an urban refugee policy) should be adopted in Tanzania, and in 2012 Asylum Access Tanzania outlined why the country should adopt an urban refugee component to their current policies:

- Current policy limits the ability to provide adequate protection to refugees outside the camps.
- Refugees in urban areas are forced to work mostly in the informal sector despite many being well educated. As they are prevented from using their skills and work experience they often live in severe poverty, while the government is losing out on any revenue from income they do receive. Their potential to contribute to both the community and economic development of Tanzania is not being realised.

- The current conditions of the camps strip refugees of their dignity, their ability to obtain livelihoods, and their choice to leave their lives as they choose. Many refugees interviewed viewed the camps as prisons, where they did not feel safe, and were unable to get access to necessities such as adequate food or healthcare.
- Camps foster dependency which is often unnecessary as the majority of camp-based refugees can live independently and are fit to work.
- The encampment policy infringes human rights and the freedom of movement.
- Having a sizeable undocumented population in urban regions is unadvisable and regularising the status of urban refugees would increase domestic security. (AATZ, 2012).

4.5.2 Urban refugee status in Dar es Salaam

The question of whether these undocumented forced migrants are actually refugees or not is not of great importance; the survey conducted by AATZ indicated that many of those living in hiding in Dar es Salaam could claim refugee status under the 1951 Convention Relating to the Status of Refugees, or the 1969 Organisation of African Unity Convention. However, the fact that only 3% of those surveyed by AATZ had a permit to live outside camps (Arevalo–Carpenter and Ruhundwa, 2010) meant that they were not receiving any aid from organisations such as UNHCR and were considered by authorities to be residing in the city illegally. This confusion as to whether refugees should retain their refugee status even if they do not have a permit to live in cities has led to problems regarding whether these groups should be deported if they are captured outside the camps. As Arevalo–Carpenter and Ruhundwa note, “refugee status is declarative not constitutive....therefore urban refugees in Tanzania are refugees regardless of whether they live in camps or cities” (2010 pg 2). It is interesting to note too that in the AATZ survey conducted in 2010, the largest group by a considerable margin were ‘non-registered refugees’ – these made up 65% of all refugees surveyed, and were refugees who had never lived / registered in a camp, but had come directly to Dar es Salaam from another country of their own volition.

Restrictions on refugees working in host countries is, *inter alia*, one of the main difficulties they encounter, especially if humanitarian organisations are unable to adequately meet their needs. UNHCR has been criticised for not going far enough in promoting working rights for the refugee population (Jacobsen and Landau 2005). Zetter’s (2011) research also confirms refugees’ desire to work, as he notes that in recent years the increasing numbers of them setting

out on secondary migration is suggestive of a strong desire for greater independence over the way their lives unfold.

Rosenberg (2011a) too rallies against the inability of refugees to be gainfully employed, noting that “putting millions of people in camps is victimising them twice”. She contrasts the plight of the Somali refugees living in ‘enforced idleness’ (Rosenberg, 2011b) in Dadaab refugee camp in North Western Kenya to those living in the bustling metropolis of Nairobi, where Eastleigh, the traditional Somali stronghold area of the city, is booming. Although they are not officially permitted to reside in the city, the Somali population have grown a thriving business in this area of Nairobi and are clearly contributing to the local economy (Pavanello et. al., 2010). Indeed, Haysom and Loughna (2012) note that the conditions of Eastleigh where the majority of the Somali population reside are better serviced than the likes of Kibera and other slums, where most of the Kenyan urban poor are located.

This success has been replicated in Uganda, which has the most freedom to refugees in the East African region – Uganda does not require refugees to stay in camps, but has adopted a policy of “local settlement” (IRRI, 2015b). This allows refugees to move, live amongst and trade with the local populations without any interference from government officials. Many refugees choose to go to the capital Kampala where they can get better access to employment opportunities, education and healthcare (WRC, 2011). If refugees choose to live in urban areas they forgo the rights to humanitarian assistance, however many choose to do this, as they do in Dar es Salaam. The difference in Uganda is that the refugees are permitted to reside in Kampala, and so while they still face many difficulties, they have a Right to the City which their counterparts in Dar es Salaam do not.

4.6 Conclusion

The main aims of this chapter were to examine the history and development of the current urban land and housing regulatory framework in Tanzania, in addition to the refugee policies enacted, and the effect this has had on the refugee and urban poor populations respectively. The chapter attempted to partially answer the research question (in addition to Chapter 7):

2. What role do urban government institutions, other stakeholders and policies play in supporting or constraining the Right to the City and reduction in asset vulnerability of the Tanzanian urban poor and urban refugees?

One of the main conclusions of this examination is that some of the reasons for the origins of urban informality and the social exclusion of refugees and urban poor are a reflection of both the opportunities and challenges which have been produced by rapid economic, political and social transformations both globally and in sub-Saharan Africa, particularly during the 1980 – 1990 period. There is no question that the end of Nyerere's regime, coinciding with the period of structural adjustment reform; the consolidation of the neoliberal model of globalisation as the dominant mode of capital accumulation; the breakout of ethnic violence and wars in the neighbouring countries of Rwanda and Burundi were all crucial factors which profoundly affected the policy choices and institutional frameworks which were established in Tanzania. These changes also coincided with a rapid increase in the growth of urban centres, and the resultant explosion of urban poverty and all the inherent problems which come with it.

The decisions of the government to address these issues through supporting Hernando De Soto's theory on the formalisation of property rights resulted in a series of reforms advocating formal land markets which it was claimed would provide access to finance for poorer sections of the community. The introduction of MKURABITA, the 20,000 Plots Projects and residential licences reflect the focus of the government on the institutional importance of formalisation and the rejection of the informal economy. It was hoped that this could help increase financial inclusions, reduce urban poverty and provide a more stable economy. However, to date these policy aspirations have not been realised for several reasons; the institutional framework for efficient and satisfactory urban and land management is lacking in Tanzanian due to adoption of inappropriate policies for the challenges the urban areas of the country are changing, in part as a result of a hangover from the colonial era which often adopted inappropriate Western style planning policies and even today still values this over local knowledge.

The neo-liberal approach adopted by the government and the SAPs introduced in the 1980s has resulted in a large proportion of the population continuing to be mired in poverty. Other reasons also include political apathy, lack of staff capacity, lack of coordination between different government bodies which will all be discussed in more detail in Chapter 7 of the thesis. The following Chapter five discusses some of the findings of the data collection, examining the physical, natural and financial assets of both the Tanzanian and refugee groups; it explains in detail the nexus of these assets between the micro and macro levels of the household and the city, and compares the difference in asset vulnerability levels of the two groups.

Chapter Five – Physical, Natural and Financial Assets

5.1 Introduction

The previous chapter outlined the historical and political context of Tanzania and the growth of Dar es Salaam as its primary city. The results and data analysis for this research are divided into three chapters; chapters five and six analyse the results of the five main assets and chapter seven examines the institutional context in Dar es Salaam. In this chapter, the discussion will focus on the physical, natural and financial assets examined during the course of the fieldwork. These assets are often seen as the tangible assets – such as housing, savings and access to basic services - and so are important as they demonstrate in quantifiable measurement the level of vulnerability of both groups. Housing in particular is seen as a crucial asset by Moser (2007), and so for this reason is the first of the assets to be examined. Thus, this chapter provides information on, and analyses, the asset vulnerability of both refugees and Tanzanians in terms of physical and financial assets. It attempts to answer the research question:

1. What adaptation and coping practices are urban refugees and the Tanzanian urban poor developing to tackle the livelihood challenges associated with asset vulnerability in informal settlements?

This chapter is based on different types of information and methods of analysis. The physical, natural and financial assets of the urban poor have been analysed through data collected during the fieldwork, and compared to the primary census data available for Dar es Salaam as a whole to highlight any differences or similarities between the general population and the two groups of refugees and Tanzanian urban poor. For example, comparing housing tenure profiles from census results to those from the fieldwork conducted for this research. This information is supported through key personnel interviews and household interviews (as discussed in Chapter 3). The trend of urbanisation and the background information have been extracted from secondary and grey materials such as the Tanzanian Household Budget Survey (NBS, 2014), which provides comparative statistics. This data has been analysed along with key personnel interviews.

5.2 Indicators for assessment of assets

The assets considered in this chapter will focus on those assets which are often considered to be “tangible assets” – those that can be seen and quantified. Table 5.1 shows the indicators used during the interviews to assess the capital assets profile of each of the households. This

chapter, as discussed above, will focus on the first three sections, the physical, natural and financial assets which include housing, employment and access to credit.

Table 5.1 Indicators used to assess the assets profile of sampled households by type of capital	
Physical capital	<ul style="list-style-type: none"> • Housing conditions • Waste-free surroundings • Land tenure • Electricity connection • Sanitation • Potable water
Natural capital	<ul style="list-style-type: none"> • Water • Air • Land
Financial capital	<ul style="list-style-type: none"> • Employment status • Income • Type of work • Access to credit
Human capital	<ul style="list-style-type: none"> • Education level • Level of health • Level of nutrition
Social capital	<ul style="list-style-type: none"> • Relationships with neighbours • Membership of community or religious organisation • Friendship with Tanzanians/refugees • Safety
Political capital	<ul style="list-style-type: none"> • Voting rights • Residency status • Relationship with local officials, 10th house leaders, <i>mtaa</i> leaders, councillors and politicians

Source: The author, adapted from Lampis 2009.

5.3 Physical and natural assets

5.3.1 Housing

Physical capital “comprises that basic infrastructure and producer goods needed to support livelihoods” (DFID, 1999 pg 13). Housing is a crucial asset for the urban poor population as it forms the basis of access to other assets (through the running of small business from the home for example). One key point to consider is that refugees are not allowed to own property in Tanzania, so even if the group had the financial means to purchase property (which they very seldom have), they would not be legally allowed to do so. It must be acknowledged that Moser’s framework identifies physical assets as not just housing, but other materials such as consumer durables (eg. televisions, bicycles, etc.) (Moser, 2007). As noted by Moser (2007 p. 41), “housing is the first–priority asset, and while it does not necessarily get households out

of poverty, adequate housing is generally a necessary precondition for the accumulation of other assets”. Therefore, the prevention of the refugee population in acquiring this asset is a serious obstacle to them pulling themselves out of poverty, and also establishing firm roots in the city.

Tanzanians also struggle with housing provision and due to the rapid urbanisation of Dar es Salaam, adequate housing is not available for the numbers living in the city. As discussed in Chapter 4, the Ministry of Lands, Housing and Human Settlements Development (MLHHSD) has developed several programmes over the years such as formalisation, which have attempted to create more plots of land available to the urban poor, but to date the programmes have fallen far short of the number of required plots. In addition, they are often poorly serviced or not at all, as well as located a considerable distance from the city centre, requiring long commutes to work. The discussion with a senior official from the National Housing Corporation clarified how poor forward planning is resulting in increased informality and the proliferation of slum type settlements across the city:

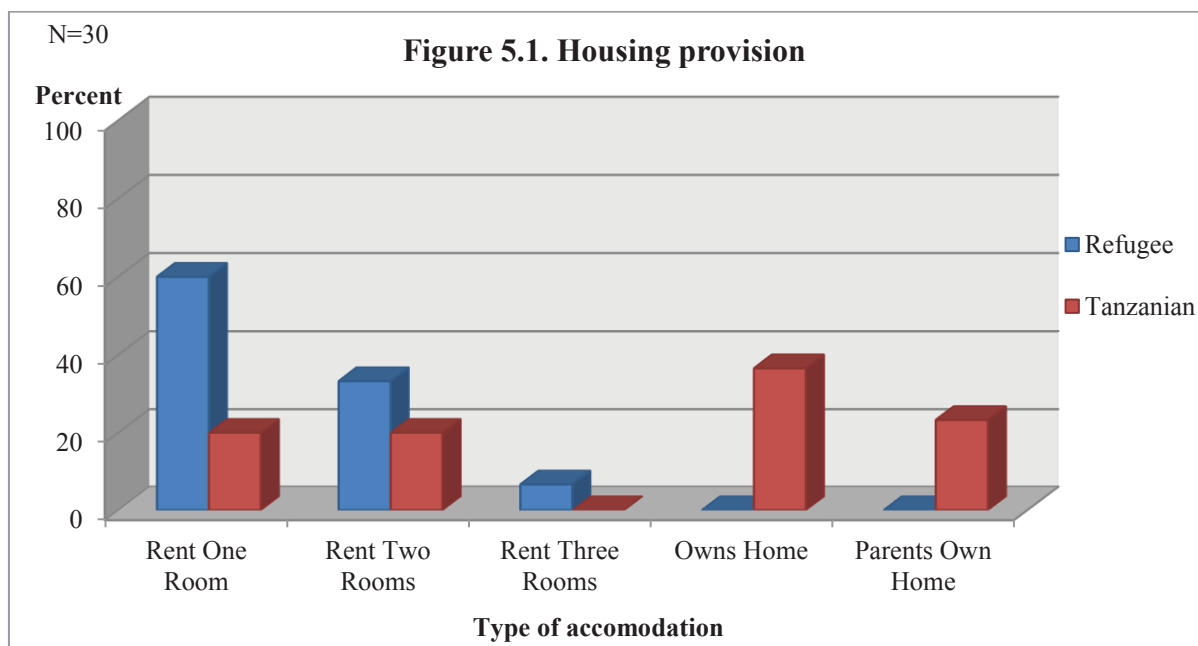
“One part, is knowing what you are doing and the effect. That’s why I say when you have a team that is coordinating they have to know every measure they are taking now, what will it be in the future? If you don’t know, if you don’t have knowledge, or you are not able to predict it, you need to monitor what is happening when you are doing it, and be able to address it. Because the slum expansion at [Case Study Settlement 2] and the rest of the areas started to expand rapidly when slum upgrading system started. Because what did people say? I am living somewhere there is no water. Those guys are getting roads and water, so I am going to go close to them. People started building down there. What they should have known is that there is a dire need of water, roads, and electricity. We are saying there are certain people living somewhere who don’t have these. Any vacant land close to this area, plan it to make sure that whoever leaves or comes into that area, is living an area which is defined, not totally a forest or something”

This quote highlights clearly the knock-on effect of lack of basic services in increasing the number of informal settlements, as the urban poor vie to get close to areas which are receiving water, electricity and roads. This is also one of the main reasons why programmes such as the 20,000 Plots Programme, discussed in Chapter 4 have not been as successful as planned: The Ministry, in its desire to provide housing, only provides un-serviced plots which are not

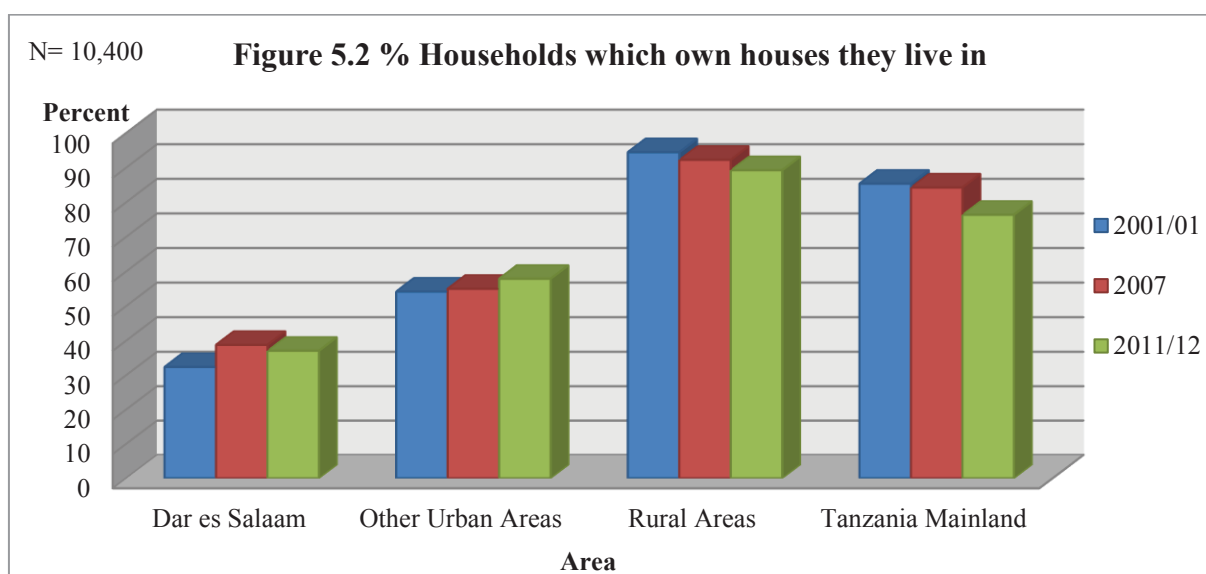
attractive to the majority of residents. The argument here is that the provision of serviced plots would make them too expensive for the majority of the urban poor, but as many of them are not interested in housing without services it is debatable whether the price of these plots is the real reason the uptake from residents of Dar es Salaam has not been greater.

Indeed, several of the Tanzanian interviewees confirmed that they had purchased a plot in the 20,000 plots programme, but had not yet built on it. These participants all already owned their homes in the city centre and had managed to save up enough money to buy the second plot, with the intention that over time they would build a house there and eventually move out of the city centre to these new plots. However, none of these Tanzanians were among the poorest bracket of the interviewees and all were older, with their families reared. Attracting this type of owner for the programmes initiated by the MHLHSD is clearly not going to adequately address the housing problem as this cohort of urban dwellers are not the ones most in need of proper housing and the security which it bestows. This is supported by data from the Household Budget Survey which shows that home ownership in Dar es Salaam actually decreased slightly between 2007 and 2011/12 (Figure 5.2), and these findings are in line with the level of Tanzanian home ownership in the data collected from this research (Figure 5.1)

In addition, the lack of secure accommodation generates a host of other problems for both the refugees and many Tanzanians: it results in regular moving of house (and a continuing of the displacement cycle) due to rent increases, poor environmental conditions or disagreements with landlords and neighbours. It also means less ability to earn income in the case of refugees as they are not able to rent out rooms as are their Tanzanian counterparts (55.5% of home owners rented rooms), and reduces their abilities to get loans considerably due to lack of collateral (Parsa et. al 2011). It is important to consider the knock-on effects of not having access to proper housing; as Arun et al. (2013) note this further stunts households' ability to exploit the potential of this physical asset, through income diversification strategies such as using the space for setting up a small business. Indeed, it is a key factor in developing resilience against shocks, as it is "23% less likely for a household that owns any form of physical asset to experience an adverse shock than for a non-ownership house" (Arun et. al 2013, p. 294).



Source: The author



Source: NBS, 2014 pg 26

Both groups lack access to the city in the case of housing – despite the rapid growth of Dar es Salaam as a city, almost 80% of the housing of the urban area is informal settlements (UN HABITAT 2009). One could argue that the real ‘City’ then, exists only for the other 20%, which excludes even those Tanzanians who are relatively well off but due to the failure of the planning and housing systems are unable to get housing in these parts of Dar es Salaam. If even those who have some financial power are not able to force change in the system quickly, it highlights deep institutional limitations.

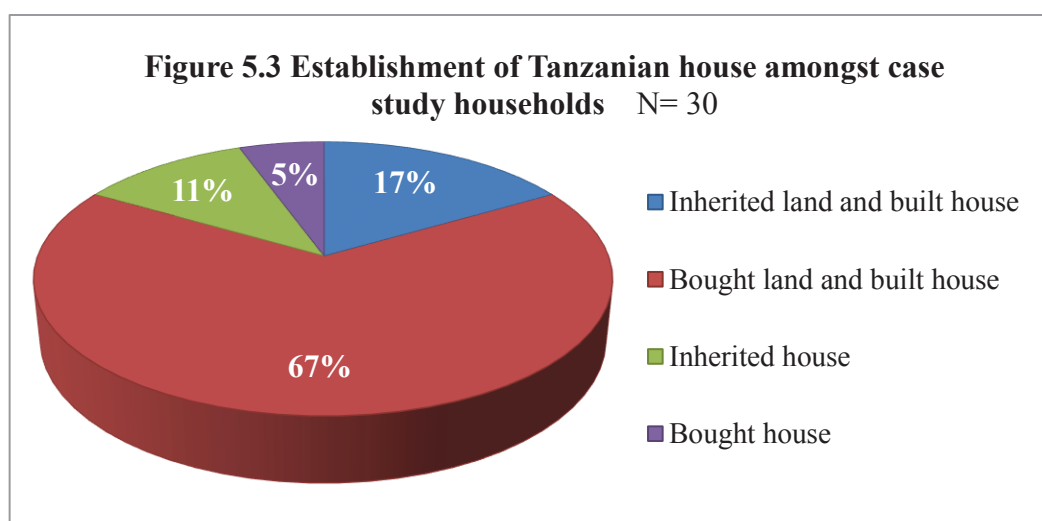
Indeed Moser (1998) purports that housing is the most critical of all assets: “the removal of tenure – insecurity related obstacles that prevent or constrain households from using their housing effectively as a productive asset is possibly the single most critical poverty intervention” (pg 11). She contends that owners’ ability to sell a section of their plot (i.e. subdivision) or expand that in order to allow their children to build on the same plot is an important strategy for developing their assets further (Moser, 1996). However, currently the Tanzanian government is very much against sub-division and is actively trying to prevent this, thereby hampering one of the groups’ asset accumulation strategies.

Housing is considered as a ‘productive asset’ (Moser, 1996), and one which can help create other income-generating opportunities for the household. However, the ability of the households to achieve this is very much based on the regulatory environment available (Moser, 1998). It can also in some cases become a burden, as if some family members have their own housing and others in the family are in need of shelter, they can be forced to move in with home-owning relatives, thereby reducing the dependency ratio of the family and placing a further drain the resource of those who are generating income (Moser, 1998). Indeed Moser (1998, p. 11) believes that the removal of constraints to allow housing to be used as a productive asset is the “single most critical poverty reduction measure” that can be made by governments.

5.3.2 Tanzanian home ownership

One of the key findings of the research was the difference which housing made to the livelihoods opportunities of Tanzanians. While those Tanzanians who rented accommodation were often as vulnerable as their refugee counterparts, those who owned their own homes were generally more secure financially as they used the home for income generation through renting rooms, or running small businesses. The establishment of Tanzanian home ownership came about through several means, however the most common, as shown in Figure 5.3, is through buying a plot of land and then incrementally building a house over time with the use of savings. A significant proportion also inherited a plot of land from their parents which they then built on, again incrementally. No interviewee built their house in one stage, and none had used loans to complete the building of housing – all had used savings. This is an important point questioning the robustness of De Soto’s theory of producing economic growth, as of those Tanzanians who owned their house only 6.6% did not have a residential licence which formally recognised them as the owner. Yet none of those house owners with this formal document chose to use it as collateral in getting access to loans for the building of their housing,

highlighting that this approach by the Government of Tanzania in solving the housing problem in Dar es Salaam is unlikely to be successful in the long term.



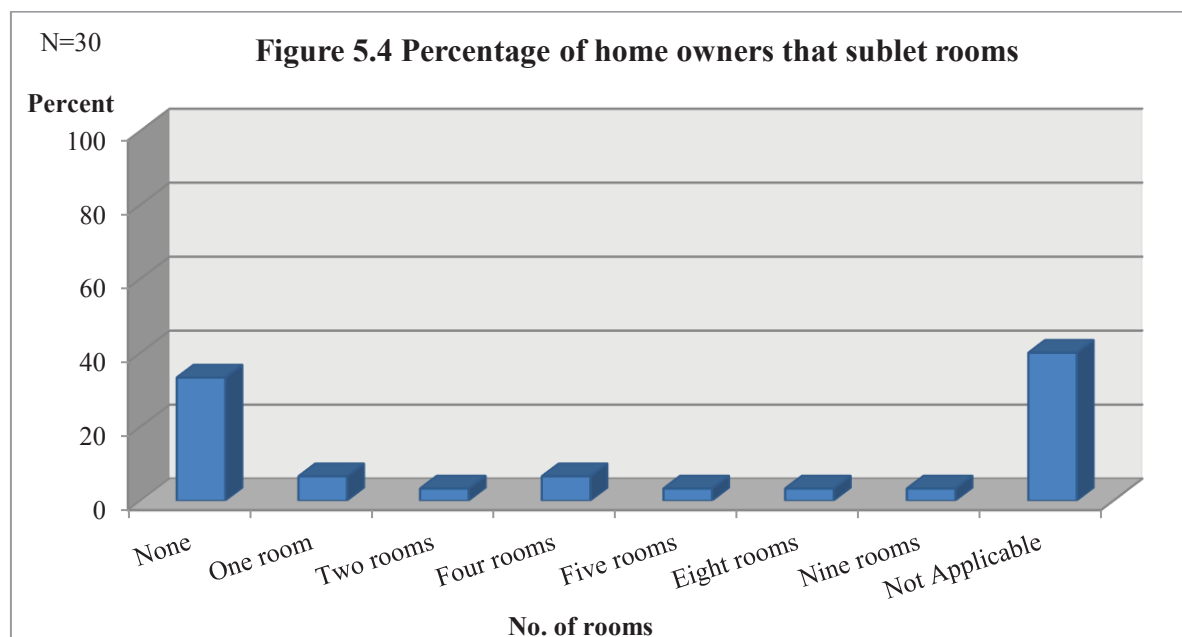
Source: The author, based on interview data

The benefits of home ownership are clear when examining the number of Tanzanians which sublet rooms – as can be seen from Figure 5.4, the majority of those who sub-let did so with more than one room (Figure 5.4). During the fieldwork period, the average rent price for these rooms was 40,000 TZH per month, so for those renting four or more rooms this was providing a sizeable proportion of their income. The phenomenon of several family members sleeping in one room is common in Dar es Salaam, and especially so with the refugee population, where 60% rented only one room for the entire family (Figure 5.1).

Year	Dar es Salaam	Other Urban	Rural Areas	Tanzania Mainland
1991/92	2.45	2.31	2.61	2.56
2000/01	2.50	2.21	2.44	2.41
2007	2.10	2.22	2.29	2.26
2011/12	2.20	2.30	2.80	2.70

Source: NBS, 2014 pg 25

The Household Budget Survey indicated that in 2012 the average number of person per sleeping room in Dar es Salaam was 2.20 (Table 5.2), however this research did not interview any families with such a low level of people sleeping per room – even those who had large houses with many rooms choose to rent nearly all of the rooms, keeping only 2 rooms at most for their own private use, even when there were five or more family members.

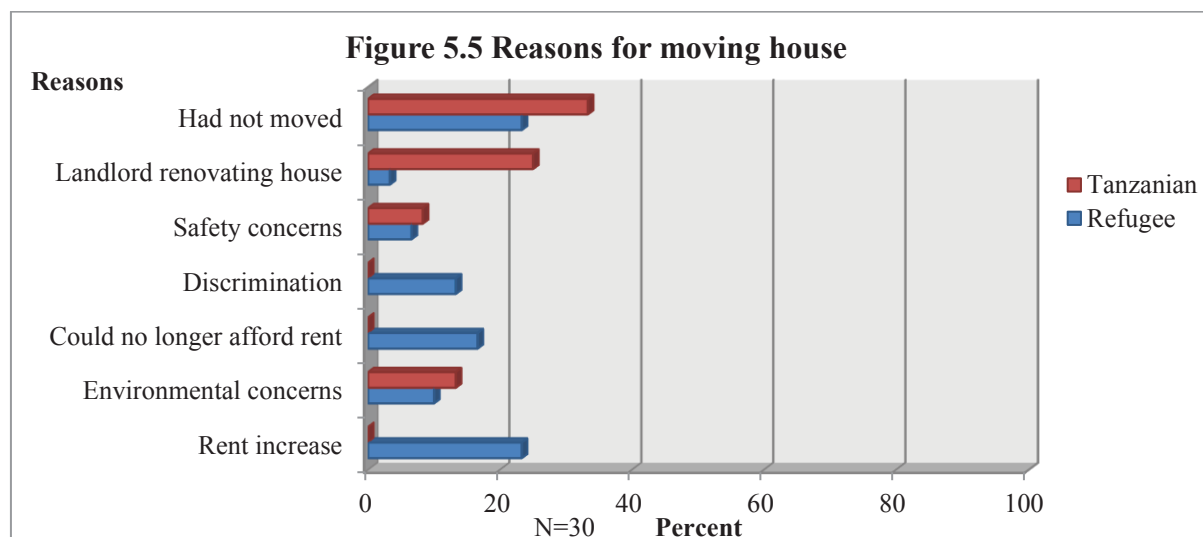


Source: The author

5.3.3 Displacement and eviction from housing

Both groups have experienced levels of displacement within the city and having to move house on one or more occasion. However, refugees were more susceptible to cases of displacement or eviction than their Tanzanian counterparts. This is due to several factors: firstly, the fact that all refugees rent accommodation clearly leaves them at the mercy of landlords. However, because of their status they were also victims to regular rent increases and discrimination, as well as living in areas with poor environmental conditions as shown in Figure 5.5. Common complaints included flooding and odour pollution from being located close to dumping sites. Discrimination (13.3%) was experienced by some refugees, which resulted in the tenants either being forced to leave the premises or choosing to after experiencing negative interactions with either landlords or neighbours.

In addition, 16.6% of refugees were forced to move because they could no longer afford to pay the current rent price. This correlates directly with their unstable income level, which due to its unpredictability resulted in this cohort having to resort to moving to cheaper accommodation as a coping mechanism. The negative consequences of having to move house regularly as listed by the refugee interviewees included loss of sense of security as they had to build relationships with neighbours again, loss of business if they worked close to their home in some instances, and also a reduction in their social network as if they moved to settlements far from the original housing this made it difficult to keep in contact with friends they had made.



Source: The author

5.3.4 Housing and the nexus

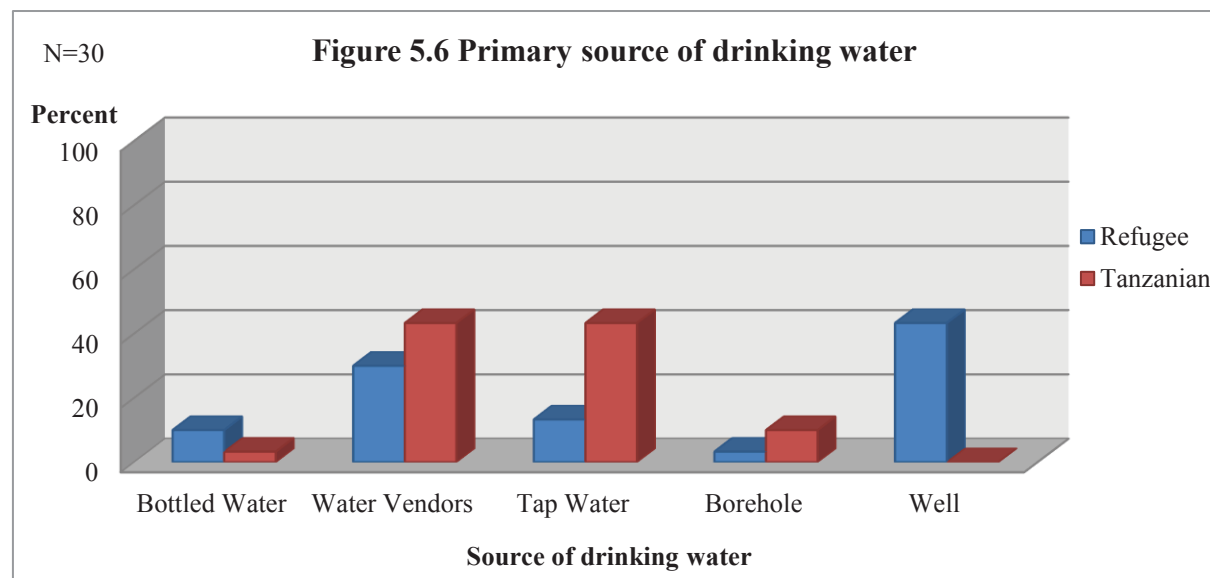
Housing is an excellent example of where the linkages between asset vulnerability, the Right to the City and displacement are clear to see: at the micro level, the asset vulnerability of all refugees and a large percentage of Tanzanians in securing home ownership leaves them vulnerable on several fronts: they are vulnerable to eviction, rent hikes, and to further displacement. They are also forced to live in sub-standard conditions with large families often living in one or two rooms, which can raise issues of privacy, health concerns but also safety; several of the participants interviewed expressed concern about living in buildings where large numbers of families were sharing but did not know each other. They worried about leaving their children in potentially harmful environments with so many strangers in close proximity. Although no participants explicitly mentioned the abuse of children as something they themselves had experienced, the insinuation was clear in discussions that it was an issue which preyed on their minds.

This is compounded by government failures at the macro level to implement planning policies which will provide adequate housing for these urban poor. While these programmes purport to give poor residents the opportunity to exert their Right to the City, in reality they do the opposite - the adherence to neoliberal policies advocated by De Soto which emphasised formalisation of ownership and proper plots, has not resulted in the availability of housing for the majority of urban dwellers, it has simply facilitated the accumulation of property of the more financially stable cohort which may currently be living in informal settlements due to lack of available land in the city centre settlements. As indicated in Chapter 3, the stress exerted

by the Tanzanian urban poor and refugees at micro level pressures state institutions at the macro level to respond to their needs, the desired outcome being access to the Right to the City for these groups. However in reality the failure at the macro level can lead to a negative feedback loop at the micro level, worsening the situation for Tanzanians and refugees if the wrong policies are implemented.

5.3.5 Potable water

Lack of clean drinking water is a serious issue for most residents as the vast majority of the informal settlement dwellers do not have access to piped water to their house. They get their supply of water from a mixture of water vendors, wells, bore holes, public taps and bottled water from shops. As can be seen from Figure 5.6, there is a considerable difference between the primary source of drinking water between refugees and Tanzanians. While Tanzanians mostly source their water from a mixture of water vendors and tap water, many refugees rely on water from wells, which can often be contaminated with salt water or pollutants. This was in an effort to reduce costs as a standard 20L bucket from a well is considerably less expensive than from a water vendor, 50TZH in comparison to 150TZH. For those with large families, the difference in cost could have a big impact on their daily budget as they had to buy several large 20L buckets to accommodate all the cooking and washing needs of the family.



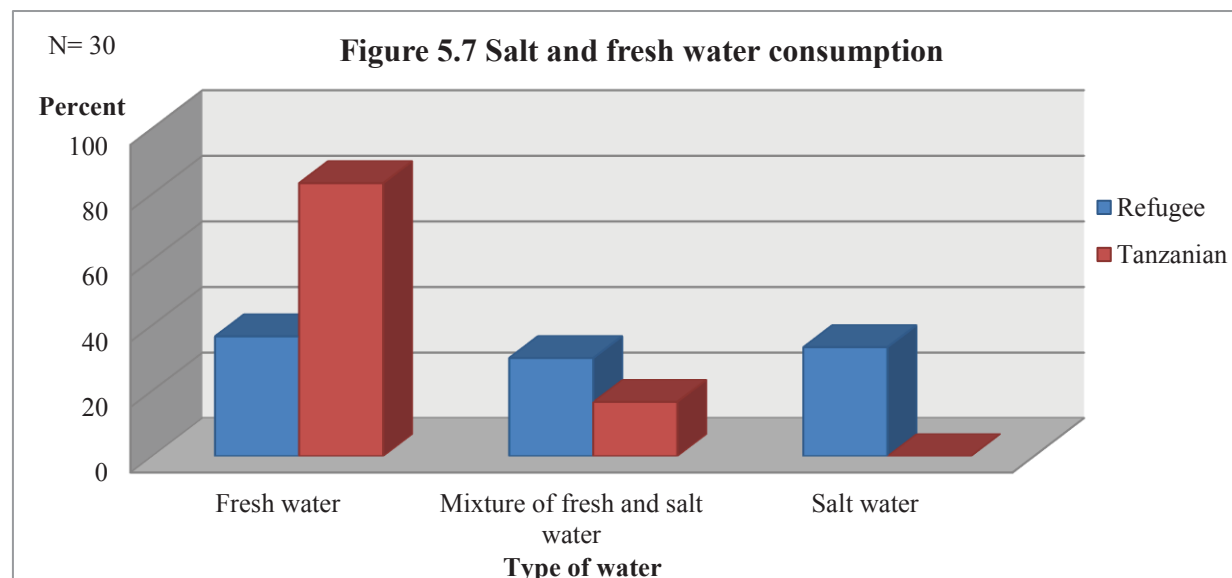
Source: The author

In response to this, many participants cited drinking salt water as a coping mechanism when they were required to cut back on spending – 33% of refugees interviewed drank only salt

water, while no Tanzanian respondents drank salt water solely, although 16% of Tanzanians did drink a mixture of both fresh and salt water (Figure 5.7). The effects of choosing poor sources and type of water included serious health issues such as typhoid, stomach aches, diarrhoea, and skin rashes. When asked if the drinking water ever made people sick, one resident explained how sometimes switching from private boreholes to the public DAWASCO water has just as negative an effect as drinking salt water on their health:

SM: Ya sometimes it happens because we mix up the water. Sometimes we use the soft [read fresh] water from DAWASCO and sometimes we use water from boreholes. If someone can try the borehole water and it has some medicine because they treat that water sometimes. If they put lots of chemical to treat the water and then shift from the boreholes to the water from DAWASCO [Dar es Salaam Water and Sewerage Corporation] it makes them sick in their stomach.

However, residents took the risk in order to reduce costs, and in the case of refugees they viewed drinking salt water as a rational choice as in most cases salt water is only 50% the cost of fresh water. Even in cases where the respondents did purchase fresh water, this was often from street vendors who purported to be selling clean water when in fact the water was contaminated.



Source: The author

This is because the public water service available through Dar es Salaam Water and Sewage Corporation (DAWASCO) is notoriously unreliable, with public taps often supplying water

only one day per week, so residents of informal settlements have no choice but to supplement their water supply by alternative means.

5.3.6 Water and the nexus

This lack of both supply and quality of water creates asset vulnerability for both the Tanzanians and urban refugees on several issues: firstly, having to avail themselves of water privately results in a large part of their daily budget being spent on something that is vital for survival. The poor spend a significantly greater part of their income on providing water than their wealthier counterparts receiving piped water in the more affluent areas of Dar es Salaam. When services such as access to fresh water are reduced, poor households are required to spend more time to get the required amount of water per day which could otherwise be spent on income generating opportunities.

In addition, and arguably more importantly, the poor quality of much of the water, whether contaminated through pollution or salt, results in illnesses in both groups. This makes them particularly vulnerable as health problems are often the main cause of families slipping further into poverty. The implications of poor health are discussed further in Chapter 6 section 6.3, however a member of the household which has been generating income becoming ill not only results in the loss of income, but also creates further cost in providing money to treat the illness, and so can set off a negative chain reaction which can drastically reduce the income of a family. The links between several different forms of capital are evident here. Water, which could be classified as both natural and physical capital, has an impact on human capital in terms of the health of both groups, and in addition on financial capital; the amount of time spent on collecting water reduces the ability to accrue financial capital. The symbiosis between the different forms of capital further highlighting the complex task both urban refugees and the Tanzanian urban poor must master in managing their respective asset portfolios.

The nexus between asset vulnerability, the Right to the City and displacement are also evident in this instance. The asset vulnerability caused by poor supply and quality of water results in residents seeking alternative means to meet their needs. As a result, the public institution DAWASCO, is not placed under sufficient pressure to provide adequate services through its public tap system, and residents never rely on this source for water. This lack of accountability on the part of the organisation goes further to create a negative feedback loop in some instances where the water provided by DAWASCO causes informal settlement dwellers to become ill,

and increases their inherent vulnerability. This is compounded in some cases by the problems of displacement: in the case of refugees, their original displacement means they have little choice but to drink salt water to reduce costs. However, displacement *within* the city which both groups can face, because of a myriad of reasons including rent increases, or flooding, means that moving to a new area will also mean a different and possibly more expensive or unhealthy supply of water in the new settlement – as they are unable to rely on DAWASCO water service, both Tanzanians and urban refugees are at the mercy of unscrupulous water vendors and dirty boreholes. They are denied the Right to the City which those residents in the formal settlements with piped water have access to at low cost and with little risk to their health. In addition, their lack of political capital in forcing DAWASCO to provide a constant and high quality supply of water allows the negative feedback cycle to continue. This further exacerbates efforts of the poor residents to exercise their Right, and effectively excludes them from ‘the City’, which in reality only constitutes the 20% of Dar es Salaam that does not live in informal areas.

5.3.7 Sanitation and flooding

Inadequate sanitation is another area in which both Tanzanians and urban refugees are vulnerable in Dar es Salaam. Toilet facilities across the informal settlements mainly consist of pour flush toilets (as shown in figure 5.8), which can be cleaned. The access to proper toilet facilities is important not just for hygiene and health reasons but also because of safety and dignity, especially for women who require privacy (Figure 5.9) but also not having to travel long distances to access these facilities.



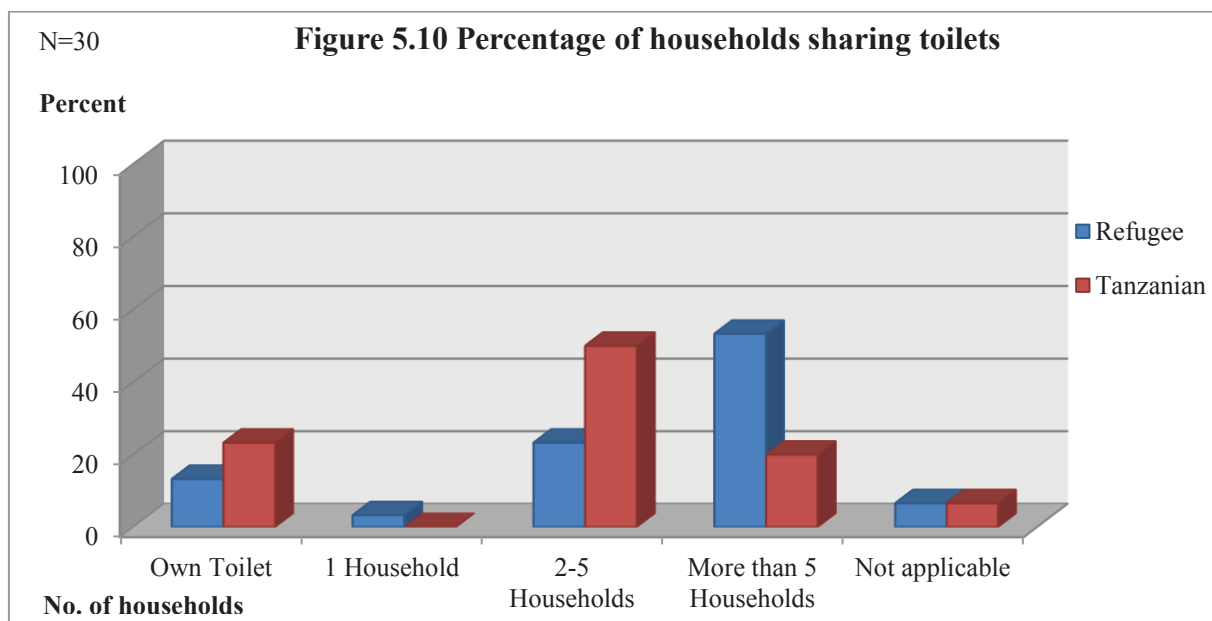
Figure 5.8 Example of pour flush toilet



Figure 5.9 Lack of privacy

Source: The author

The main problem regarding sanitation facilities in the case of Dar es Salaam is not the type of toilet but the number of people using it at any given time. As can be seen from Figure 5.10, only 13.3% of the refugee population had their own toilets, in comparison to 23.3% of the Tanzanians, and 50% of the refugee respondents were sharing toilets with 5 or more other families, which could be in excess of 24 people as the average household in Tanzania is currently 4.8 persons (UNFPA 2015). The figures for Tanzanians sharing toilets are consistent with the findings of the Household Budget Survey for Dar es Salaam (NBS, 2014) (Figure 5.11). This has implications for the spread of infection diseases, and several respondents indicated that they had contracted urinary tract infections (U.T.Is) from dirty toilet facilities which were used by a large number of people.

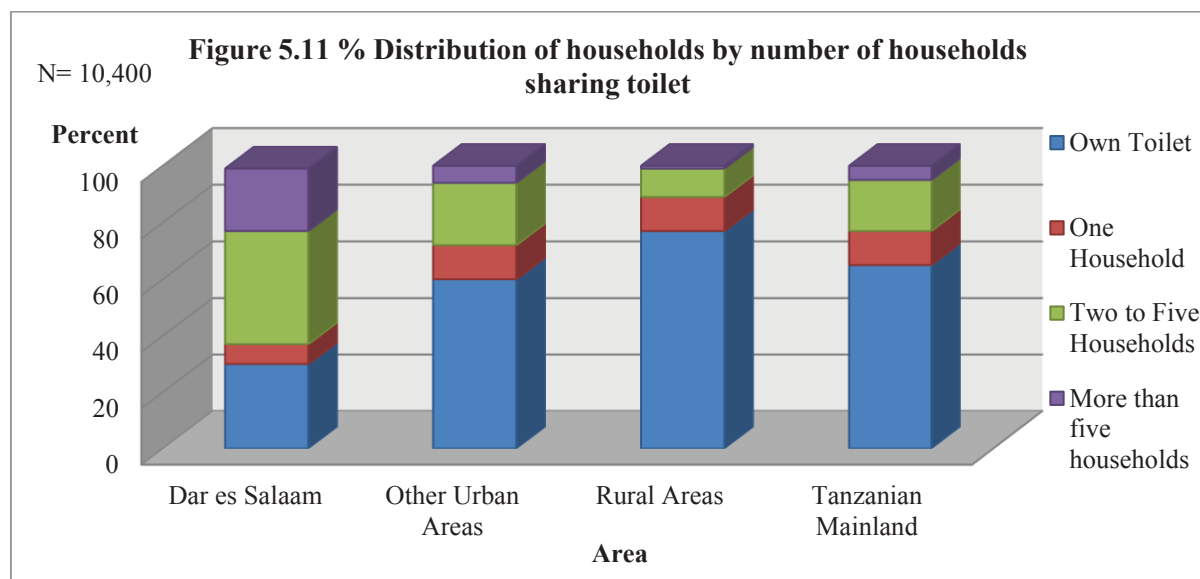


Source: The author

In addition, the number of families sharing can vary greatly from settlement to settlement, as indicated by one of the interviewees when asked if they shared a toilet:

NJ: Ya, that's a serious problem we have here. We only have one toilet with one door, used by 17 rooms here, more than 30 people use it. Which creates a problem of UTI, regular UTI to my daughter, she is always suffering every day with UTI problems.

It is also salient to note that in this instance, as a cohort the refugee population appear to be more vulnerable than their Tanzanian counterparts, with half of the groups sharing with large numbers of people. This may be a result of living in mainly one room accommodation and so in an area with more overcrowding. It also once again highlights the lack of infrastructure provided by the government in these areas.



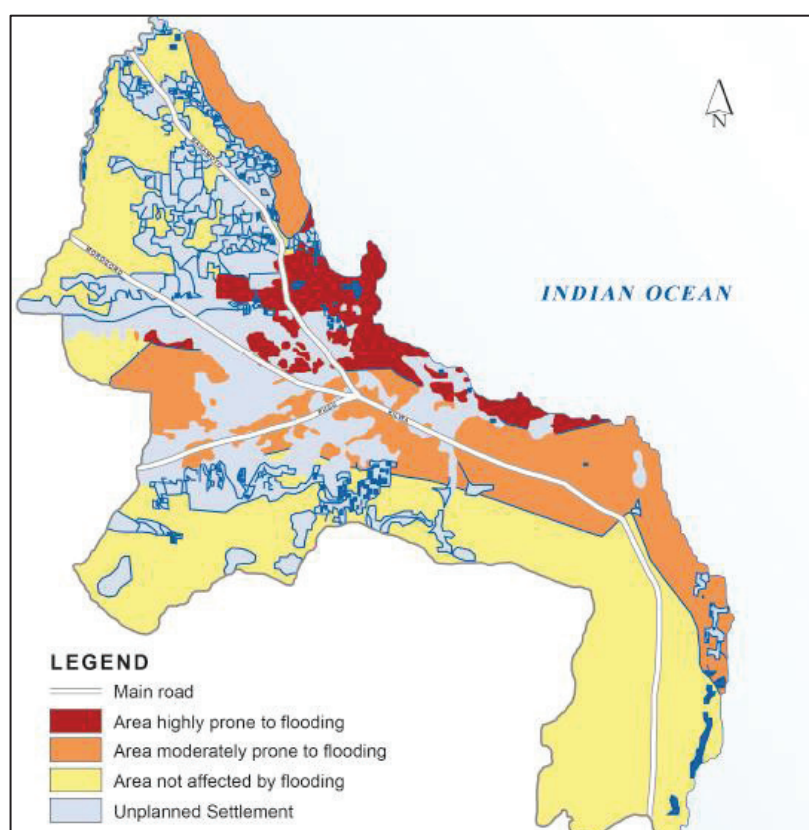
Source: NBS, 2014 pg 39

No public toilets are available to help alleviate the pressure on these private toilets and so this will be an ongoing issue. The lack of adequate toilet facilities is also particularly important in the context of Dar es Salaam due to the rate of flooding in the city. Although pour flush toilets are adequate in that they at least are capable of being cleaned, unlike some pit latrines with slabs, their design also allows waste water to come to the surface quite easily during times of flooding. Dar es Salaam regularly experiences very severe flooding during the rainy season, and so this flooding of sewage water into the main flood waters across the city also greatly increases the health risks to residents, particularly for contracting disease like cholera and typhoid, in addition to severe diarrhoea. This type of toilet coupled with the chronic shortage of adequate drainage through the informal settlements, results in many residents having no option but to wade through several feet of contaminated water on a regular basis during the rainy season. As many do not have any protection for their feet and just wear flip flops, this brings them in direct contact with water which can make them seriously ill.

Flooding and the effects of climate change are also a serious and growing concern for Dar es Salaam. Flooding affects the residences of Dar es Salaam for several reasons: increased rainfall due to climate change, rising sea levels and lack of planning enforcement resulting in people living in low-lying areas marked as hazardous and which are often flood basins or plains (Kabisch et. al, 2015). During severe flooding over the past number of years this has led to deaths in the city with the 2011 flood claiming 23 lives (Mutanga and Mwiruki, 2013) and so it is an issue which needs to be addressed urgently. Indeed, studies have shown that 8% of the

city lies at elevation levels below 10m, currently inhabited by 143,000 people and prone to flooding, as shown in Figure 5.12. This trend is predicted to worsen as a result of climate change and even without climate-induced sea level rise, exposure to flooding of more than 180,000 and US\$8.4billion is predicted by 2070 (Kedebe and Nicholls, 2010).

Figure 5.12 Flood hazard map of urban poor settlements of Dar es Salaam



Source: Mutanga and Mwiruki (2013)

This is roughly in keeping with the results of this research, with 13.3% of the Tanzanian group and 18% of the refugees group stating they suffered from regularly flooding during the rainy season. However, as the sample was small and only in settlements of the city, it is not representative of those affected by flooding overall. This may result in sections of the cities' population having to move home in the future, or flood proofing ³⁶their homes if this is not possible.

³⁶ Flood-proofing homes or moving area is a form of asset adaptation, and should not be confused with asset vulnerability for poverty reduction. An asset adaptation strategy in the context of climate change "includes three basic principles. First, the process by which the assets held by individuals and households are protected or adapted does not take place in a vacuum. External factors such as government policy, political institutions, and nongovernmental organizations (NGOs) all play important roles. Institutions include the laws, norms and regulatory and legal frameworks that either block or enable access, or indeed positively facilitate asset adaptation,

5.3.8 Sanitation, flooding and the nexus

The lack of an adequate supply of toilets and a functioning drainage system leave both urban refugees and their Tanzanian counterparts vulnerable in terms of their health and safety. As with potable water, the lack of an asset such as proper sanitation results in increased likelihood of contracting serious illnesses either through the use of dirty toilet facilities as a result of overcrowding, or from coming in contact with untreated sewage in floodwaters. Because refugees as a group tend to live in more crowded circumstances, they are at greater risk to being affected by these issues, and the extra vulnerability they bear because of their displacement is evident in this instance. However, it is a serious issue which needs to be addressed for both groups.

Flooding and vulnerability to climate change is also a concern for both groups. Stein and Moser (2014) note that assessments for climate vulnerability usually focus solely on “physical and institutional vulnerability at the local government level” (pg. 167), and so tend to ignore the vulnerability at the household/micro level. This is particularly unfortunate as it is the urban poor, faced with rapid urbanisation which are being forced to live nearer the coast or low lying areas which is leading to an ever-increasing number of deaths worldwide in urban areas as a result of severe weather occurrences (Moser and Stein, 2011). This is the case in Dar es Salaam where the lack of draining infrastructure coupled with the building on inappropriate land in informal settlements is greatly increasing the asset vulnerability of the urban poor as noted by one of the Tanzanian focus group participants:

And that is the way as well that causes the informal settlements, because they couldn't give the priority to the infrastructure like road or lanes for streams or things like that. So during the rain, that is why the floods come because you give me a piece of land, I construct it this way, and another one can construct it this way, and it blocks the water and things like that.

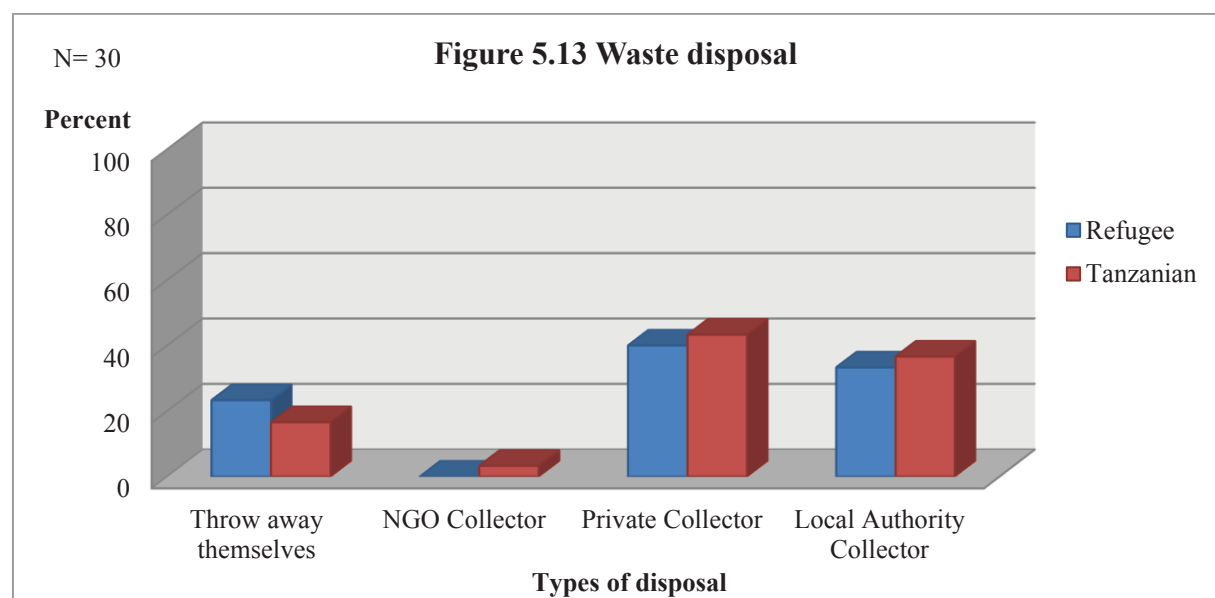
The MHLHSD in addition to the three local municipalities of Kinondoni, Temeke and Ilala have not made any serious effort to retrofit the necessary drainage. In addition, no successful

in a variety of ways. Second, the formal and informal context within which actors operate can provide an enabling environment for protecting or adapting assets. The adaptation of one asset often affects other assets that are highly interrelated; similarly, insecurity and erosion in one can also affect other assets. Third, household asset portfolios change over time, sometimes rapidly, such as death or incapacity of an income earner. Thus, households can quickly move into security/vulnerability through internal changes linked to life cycle as well as in response to external economic, political and institutional variability” (Moser, 2011 pg 233).

attempts have been made in preventing residents from building settlements on areas of Dar es Salaam that are not suitable for housing. The rapid urbanisation of the city in conjunction with the lack of institutional capacity of urban departments to respond rapidly, if at all, has led to a situation where in the coming years an ever greater proportion of the city will be extremely vulnerable to flooding events. While city authorities may find it difficult to prevent informal settlements from burgeoning in such areas, the allowing of construction in areas such as Msasani Bonde la Mpunga, which is known to be “a natural waterway and flood basin” (Mutanga and Mwiruki, 2013 pg 4) is short-sighted. Were Dar es Salaam a city not prone to severe flooding this would not be such a damning indictment of the governance of urban development in the city. The negative feedback loop of poorly thought through, or in this case non-existent programmes will again result in illness and make both the Tanzanians and refugees more vulnerable.

5.3.9 Waste disposal³⁷ and electricity connection

Although not as important in terms of increasing vulnerability as the physical assets discussed above, waste disposal and electricity connection still affect both groups in terms of health, and also access to opportunities. As can be seen from Figure 5.13, both refugees



Source: The author

³⁷ Access to waste disposal services is an asset as it helps to provide pollution free surroundings which in turn are of benefit to health.

and Tanzanians avail themselves of their waste disposal through a mixture of local authority trucks, private waste collectors, or throw it away themselves. A very small proportion use a collection run by an NGO. In this instance, the state institutions are performing better than in the provision of other basic services, however a significant number of residents still do not use their services, either due to it not being available in their area, or because it is too expensive. This has resulted in the problem of large scale pollution and illegal dumping in informal settlements throughout city. Once again, the potential health implications of this are severe – these dumps attract vermin such as rats, cause serious odour pollution to the housing nearby and also pollute any water sources. Figure 5.14 below indicates the extent of the dumping and how it can interact with another issue, flooding, to cause an area to become completely uninhabitable.

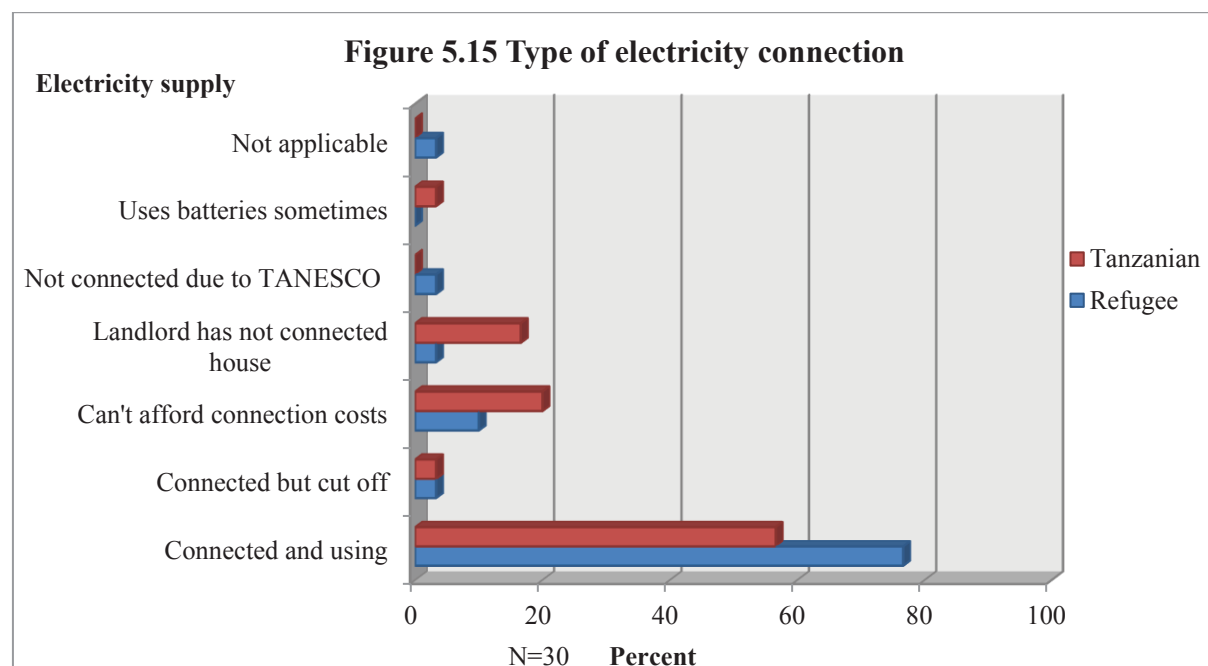
Figure 5.14 Flooding of illegal rubbish dump in case study settlement 1



Source: The author

Electricity connection is also an issue as shown in Figure 5.15. In the case of this asset Tanzanians appear to be more vulnerable than their refugee counterparts in establishing an electricity connection. This is due to the fact that refugees all rent accommodation, often in

larger homes which already have an electricity connection, with the average cost per month for electricity being 10,000 – 20,000 TZH. However, Tanzanians who own their own homes have to incur the cost of first time connection to the grid, which is usually between 350,000 – 400,000 TZH (\$160 – \$184 USD approx.). As a result, some choose to forgo electricity connection because of the prohibitive expense. The organisation which oversees electricity supply in Dar es Salaam is the Tanzania Electric Supply Company Limited (TANESCO), and in a small percentage of cases residents are not connected because of issues with the company who has delayed installation of the required wiring.



Source: The author

Some interviewees from both groups purposely choose to live in housing without electricity installed as the rent is cheaper, and make this choice as a cost saving mechanism. Likewise allowing electricity to be cut off during times of financial hardship was cited as a common coping mechanism used by both refugees and Tanzanians. A third way of saving costs on electricity was to use it at set hours, for example from 8pm to 1am, which several families did. The common occurrence of many families living within a single building also can make the use of electricity quite difficult, as there is often only one meter in the building, which can lead to some people not paying their fair share:

MF: So the problem here is that we buy the electricity and then we use so when the unit is finished, so when we want to go and buy another unit of electricity and when you are asking some people, 'now you are supposed to contribute to go and buy'. So some people can say today 'I don't have money I will give you tomorrow' and then tomorrow they say tomorrow, and sometimes they escape, or they come back late. So other people, they have to buy it.

5.3.10 Waste collection, electricity connection and the nexus

While the vulnerabilities created by a poor waste collection and insufficient electricity connections are not as pronounced as with other physical assets, nonetheless they do have some undesirable consequences. The most noticeable of these is the health and environmental implications for waste being left to rot in settlements, as discussed in the previous section. This once again highlights how negative feedback loops can be created between the household micro level and city macro level; as the state has allowed the proliferation of informal settlements with insufficient access roads, even when it has rubbish trucks available to service certain settlements; they are not able to gain access. As a result, some of the residents resorted to dumping their waste in illegal dumps throughout the settlement, worsening the condition of the slum overall and resulting in the development of health problems. As the poorest residents will inevitably live closest to these dumping grounds, they feel like they lack the power to get the local or city authorities to act to clean up the area. Through this cycle certain parts of settlements will continue to deteriorate. While the residents are partly responsible by not disposing of waste appropriately, the original fault lies with the authorities for allowing this situation to occur in the first instance by not providing adequate housing. In this instance, the effects of displacement are also an issue, as once again refugees are more likely to be living in undesirable areas.

In the instance of electricity connection, the lack of appropriate infrastructure has made connection to the grid out of reach for a sizeable proportion of Tanzanian residents due to cost. Once again this is linked to informality and the lack of planning in these settlements. The vulnerabilities from lack of electricity are less easy to define but include not being able to use electrical products which are useful in the home such as fridges and televisions. It also reduces the ability to work from home in the evenings and makes it more difficult for children to study after school in darkness. When driving through the upmarket neighbourhoods of Masaki or Mbezi beach there is little evidence of rubbish mountains of the informal settlements, and

electricity is widespread. These residents are afforded the Right to the City by their wealth and their asset portfolio, no doubt already strong is bolstered by such services.

5.4 Financial assets

5.4.1 Low income and precarious earnings

Financial capital denotes the financial resources that people use to achieve their livelihood objectives (DFID, 1999 pg 13). The main form of financial capital for both groups is accumulated through working. The type of work the majority of those interviewed work in is in the informal economy, in low-skilled, low paying and insecure jobs (Table 5.3). The most popular job for the refugee group is statue carver, while for the Tanzanians it is street vendor. This includes selling water, fruit, small ‘bites’ of homemade food, phone credit or a variety of everyday goods throughout the settlements.

Table 5.3 Distribution by main occupation				
Main Occupation	Refugee Number (n) Percent (%)		Tanzanian Number (n) Percent (%)	
Street Vendor	3	10	7	23.3
Hairdresser	7	23.3	2	6.6
Unemployed	3	10	2	6.6
Statue Carver ³⁸	8	26.6	0	0
Teacher	1	3.3	0	0
Jeweller	2	6.6	0	0
Housewife	2	6.6	3	10
Waitress	1	3.3	0	0
Bag Maker	2	6.6	0	0
Antique Dealer	1	3.3	0	0
Nurse	0	0	1	3.3
Secretary	0	0	1	3.3
Student	0	0	1	3.3
Scrap Dealer	0	0	1	3.3
Waste Management	0	0	2	6.6
Security Guard	0	0	2	6.6
Hotel Worker	0	0	1	3.3
Musician	0	0	1	3.3
Clothes Retailer	0	0	1	3.3
Water Vendor	0	0	1	3.3
Carpenter	0	0	1	3.3
Cleaner	0	0	1	3.3
Actor	0	0	1	3.3
Pastor	0	0	1	3.3
Totals	30	100	30	100

Source: The author

³⁸ A statue carver uses carpentry to produce wooden statues in traditional African dress for sale as tourist items.

Many of the interviewees lamented the uncertain nature of the income streams as particularly difficult in working in the informal sector - the lack of a constant income made the majority of both groups feel very vulnerable to any unexpected costs which inevitably arise from time to time, such as illness, unexpected school fees, etc. For the refugee group, it was particularly challenging for those who were overqualified and had to flee from good jobs in their country of origin. For example, as one refugee, who had formerly been a teacher explained:

Back in my own country I was well off and I was able to provide, but now here is a fast, suffering and I feel like even my brain is dying, my body is dying. I feel like the death is upon me.

As refugees are not allowed to legally work in Tanzania even those who are well qualified cannot apply for formal positions. The only way around this is for refugees to pretend that they are Tanzanian. This can be very difficult due to their appearance, name or accent which can set them apart and are difficult to disguise. However, one of the refugees who had been a teacher in his country of origin had succeeded in doing so. He explained that he had been lucky enough to find a supervisor who was aware of his story, but was willing to overlook his nationality and hire him, however his colleagues were not always so understanding:

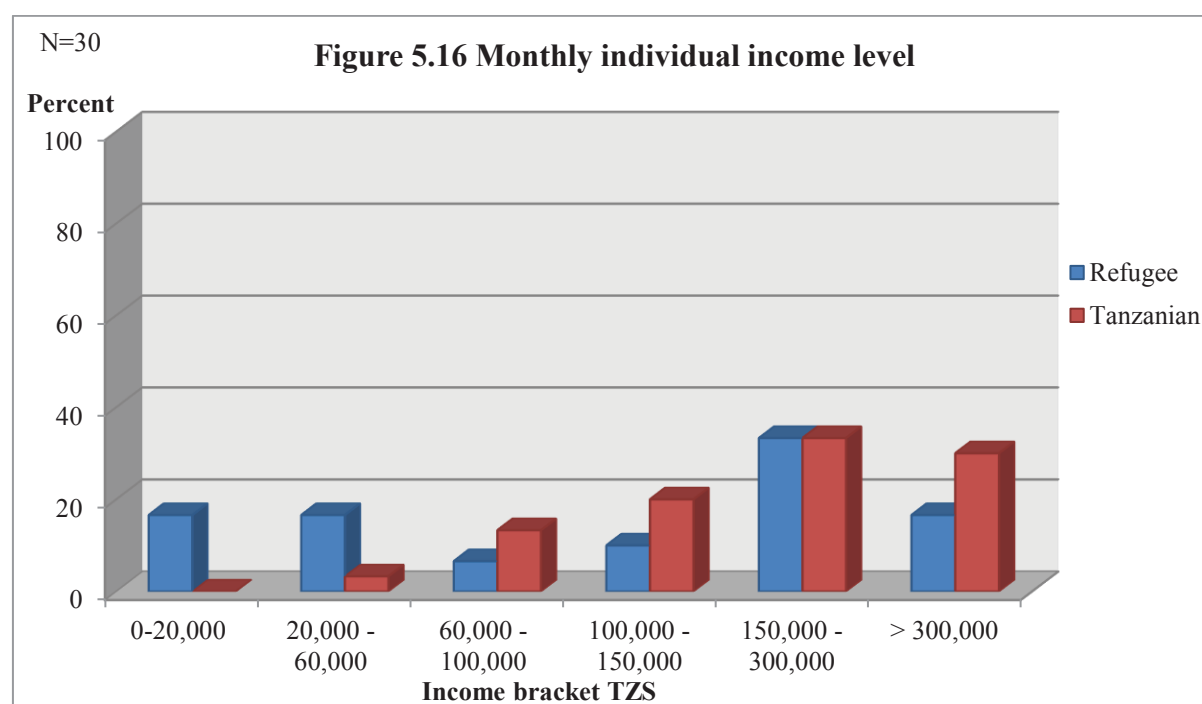
Ya so my boss knows I am a foreigner and before she hired me, she knew that I am a foreigner. So she is aware of that. But the problem is with my fellow teachers, sometimes I need information from the school; so they will tell everyone else about this and I will always be the last to be informed. They make sure that all these other peoples the locals know, so that I can know the last. So things like that.

Other interviewees from the refugee group had not been so lucky. Another participant, who had had been a university student in his country of origin and had begun teaching French on arrival in Dar es Salaam, was forced to leave his employment when it was discovered he was a refugee. As that was his only source of income he had become homeless and was forced to move in with his brother whose earnings were also very precarious. In addition, the loss of housing and employment had precipitated his wife separating from him and moving with his children to another part of Tanzania as he was unable to provide for them:

I failed to send the money to support ourselves here in Dar es Salaam so life conditions forced us to separate. Its like actually, a kind of separation as we cannot live together anymore

because I have nothing. I have nothing to contribute in their lives so she decided to go back home.

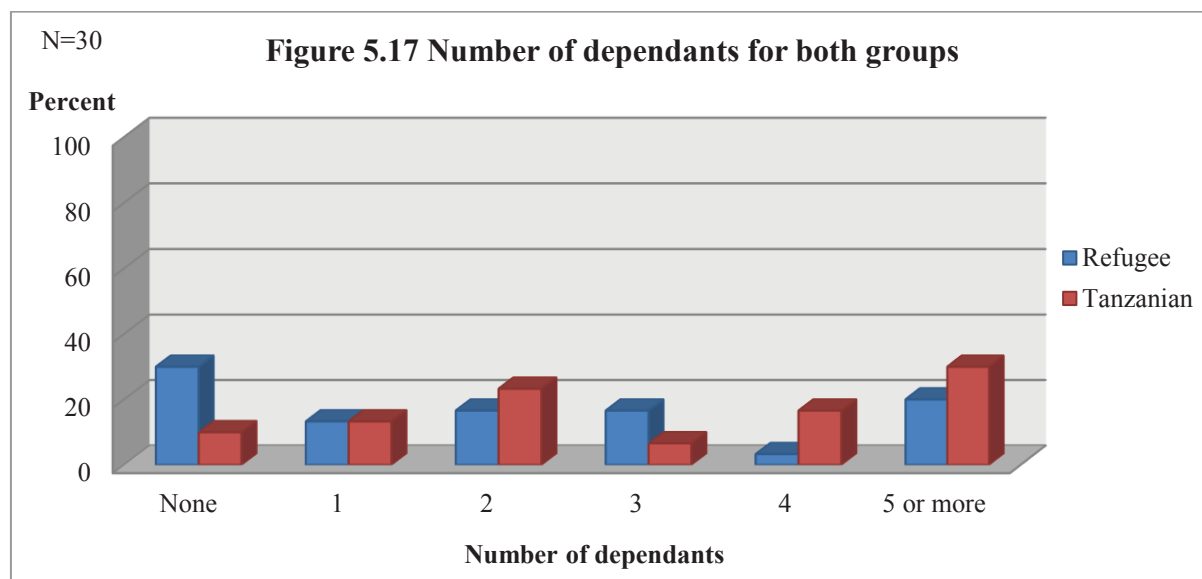
The long reaching consequences of employment restrictions on the refugee population cannot be overstated, as many of the refugees have skills which are required in Tanzania but which they are not allowed to use. As can be seen in Figure 5.16 below, the majority (83.3%) of urban refugees survive on less than 300,000TZS/\$136.85 USD per month. One third of the group survive on less than 60,000TZS/\$27.37 USD and are in some cases the only breadwinner in the family. This can be attributed to both their illegal status preventing them from taking positions in the formal sector, and also in some cases due to lack of education and skills. What is most significant in the case of income level is that while the Tanzanian inhabitants of informal settlements are also poor by Tanzanian standards (the latest Tanzanian census conducted in 2012 states that the average monthly cash earnings for private sector workers is 307,026TZS, while for the private sector it is 671,639TZS) (NBS 2013a p. 38), relatively speaking they are less vulnerable to the extreme deprivation which the refugee population experiences: only one Tanzanian respondent interviewed earned 60,000TZS (\$27.37USD) or less per month.



Source: The author

Informal work is very inconsistent and so the figures shown are an average for what the two groups most likely earned in the course of a month; it is not a given that they earn the same amount each month. Variations in income depended on several factors from health - there is no sick pay in the informal sector - to the weather, as Dar es Salaam is subject to severe flooding, which exacerbates the vulnerability of low-income populations (see Kabisch et.al 2015) and makes the city notoriously difficult to navigate during the rainy season, hampering effort to sell goods on stalls or gain access to local markets. This can limit the income generating activities of the groups in several ways: as some sell produce from their homes, if they are affected by flooding this will affect their level of customers. In addition, traveling to other areas of the city to markets to sell their goods will take longer due to traffic delays and possibly cost more as travel will have to be via motorbike or *bajaj* (tuk tuk) rather than dala dala minibuses, both of which are more expensive.

The number of dependents is also a factor in the level of income which both groups earn. As can be seen from figure 5.17, the number of dependents for the Tanzanian group is greater than for their refugee counterparts. This is to be expected as some of the urban refugees arrived in Dar es Salaam alone, or with only some members of their family, with 30% of refugees having no dependants, in comparison to 10% of Tanzanians. As a result of this they have less people to provide for, while the Tanzanian group not only had their own children to support, but often also extended family members such as parents, siblings, or nieces and nephews where their parents had died. This provides a wider social network for the Tanzanian group, and so this is undoubtedly emotionally beneficial. However, the lack of social welfare in Tanzania places a significant strain on the Tanzanians where family members are expected to provide any extra financial support needed in the case of old age, illness or children becoming orphans.



Source: The author

The advantages of having fewer household members and dependants has also been shown through Moser's research (Moser, 2007) which highlighted that upwardly mobile households acquired far fewer additional household members overall to those who remained in poverty. In this instance therefore, in the longer term the current number of dependants may be more advantageous for the urban refugee group rather than the Tanzanians.

5.4.2 Income generation and the nexus

As outlined above, both groups are vulnerable and unable to exercise their Right to the City for several reasons: in the case of refugees they do not have the right to work in Tanzania and so cannot exploit to their full potential any skills or qualifications they may possess, and are limited to informal work. In the case of the Tanzanian group, failure in several areas on the part of the state has led to their predicament: the failure to formalise large parts of the economy to afford workers basic protection in terms of minimum wage and regular working hours, and provision of drainage services throughout the city to cope in times of flooding. This is also compounded by the level of education which many Tanzanians receive, which is not sufficient for them to access well-paid stable jobs, as many leave at the end of primary school at Standard 7. The vulnerabilities at this household level have considerable knock on effects for Dar es Salaam as a city at the macro level. Firstly, the existence of such a large informal economy results in not just poor regulation and registration of businesses, as well as health and safety issues which result from this, but a huge missed opportunity for the state in claiming unpaid taxes by all these businesses.

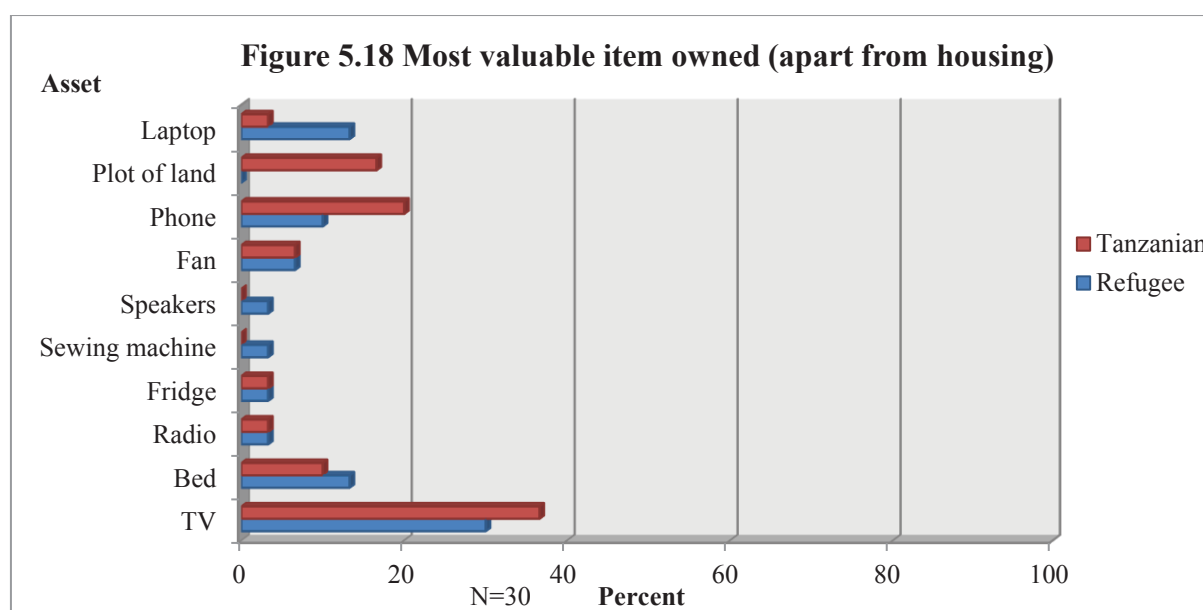
These uncollected taxes could be put to good use in developing the infrastructure of the city and providing the much-needed services both groups need. The government has made some headway with this, through its MKURABITA programme, the aim of which is to formalise properties and businesses in Tanzania as discussed in Chapter 4. The interview conducted with a senior official from the MKURIBITA programme confirmed that “we have discovered that 98% of the businesses are extra-legal, and 89% of properties don’t have land that’s registered, and are informal. What is the value now? The value of informal assets, both business and land is about US\$29.3 billion”. So the government appears to have recognised the potential value of collecting tax from the informal sector, however the programme is still in its nascent stage and it will take a few years to evaluate its success in recouping this tax revenue.

Uncollected taxes are not the only effects of vulnerabilities at the household level. By not allowing refugees to work, particularly in areas which they are qualified in, and where their skills are required (such as the teaching profession), the government is not positively exploiting their skill sets, but actively forcing them to compete with Tanzanian urban poor for the low paying, precarious jobs which are already oversubscribed. This short-sighted policy also causes further problems in terms of integration: if Tanzanians see urban refugees as direct competition for their jobs and access to basic services which are in short supply, they are more likely to be hostile to them than if they were viewed as a valuable contribution to the community, in the case of someone teaching their children.

Having a large proportion of the workforce in the situation where they are living at a subsistence level or just above will also inevitably lead to greater crime and corruption as people seek to supplement their income in whatever manner they can. In this case the linkages between displacement, vulnerability and the Right to the City become apparent – refugees are more disadvantaged than their Tanzanian counterparts for the reasons outlined above, all of which are directly related to their status as an outsider. The fact that they do not legally have a right to reside in the city almost negates many of the positive attributes they possess which should normally lessen their level of vulnerability, such as education. Their exclusion from access to this right is validated at the state level, but has the negative feedback loop of not just affecting them, but also their Tanzanian counterparts negatively by increasing both competition and animosity between the two groups.

5.4.3 Physical asset portfolios

In addition to physical assets such as housing, which are key to reducing vulnerability, smaller physical assets can also play a significant role in the resilience levels of both the Tanzanian and urban refugee groups. As can be seen in Figure 5.18, both groups owned an array of items they considered to be the most valuable if they needed access to cash. TVs were the most common asset for both groups (30% of refugees and 36.6% of Tanzanians owned them), followed by items such as phones and laptops. Beds often consisted only of mattresses and so were not amongst the most valuable items for many interviewees.



Source: The author

However, when asked what coping mechanisms they adopted when short of income, the selling of assets such as those outlined above was rarely mentioned. Selling these items was considered to be a very last resort; one which came after other actions such as removing children from school, or cutting back on food. The interviewees gave several reasons for this, the most notable being that many of the consumer products directly or indirectly helped to generate income and so selling them would result in income decline in the longer term. Items such as phones, laptops and sewing machines were among this category. In addition, both groups cited TV or radio as important for keeping up to date with news and current events in the area, and were very reluctant to sell these items and would only do so for the most part in a case which they deemed as an emergency, such as someone becoming seriously ill.

This complex management of asset portfolios is insightful as it provides a glimpse into how both groups view opportunities or problems from their own perspective; not having enough money to send children to school is problematic, but does not generally warrant selling something that is not a ‘necessity’ such as a television. Selling the television may pay for a few more weeks of the child’s schooling, but in the end it will not resolve the long-term issue as the school costs are ongoing. In contrast, the sale of a television is justified in the case of someone becoming seriously ill as there is an immediate serious threat and it is expected to be a one-off cost. However, the question which comes to light from this data is why families purchase assets such as televisions, which in theory they could manage without and save the money instead.

It indicates that those who choose to take this path of more frugality, and invest in other forms of capital such as their children’s education may be less vulnerable in the longer term, even if they are more asset-strapped in the short to medium term. This is backed up by Moser’s (2007) longitudinal research in Ecuador, which indicated that households that experienced upward mobility “acquired significantly higher levels of human capital and financial – productive capital” (Moser, 2007 pg 33) than those that remained poor. Her research conducted between 1978 and 2004 indicated that those who moved out of poverty did not necessarily start out with an advantage of higher levels of capital – what distinguished them were the choices they made in the intervening years which allowed the family to accrue higher levels of both human capital and financial productive capital, such as education, concluding that “it is the slow appreciation of the entire asset portfolio rather than one asset in particular that ensures long-term upward mobility” (Moser, 2007 pg 35).

5.4.4 Loss of income generating assets

A short case study of how loss of assets can be particularly devastating for income generating opportunities (Moser, 1996) is indicated here, where Joy³⁹, a Tanzanian interviewee used to generate income from selling ice-cream and ice from the fridge in her house. It allowed her to spend more time at home where she could care for her grandchildren herself, and allow her to complete household duties at the same time. When the fridge broke down, Joy could not afford to have it repaired and so an income generating opportunity was lost. She now has to rely on the help of family members as a support network for income as she is a widow, and as she still

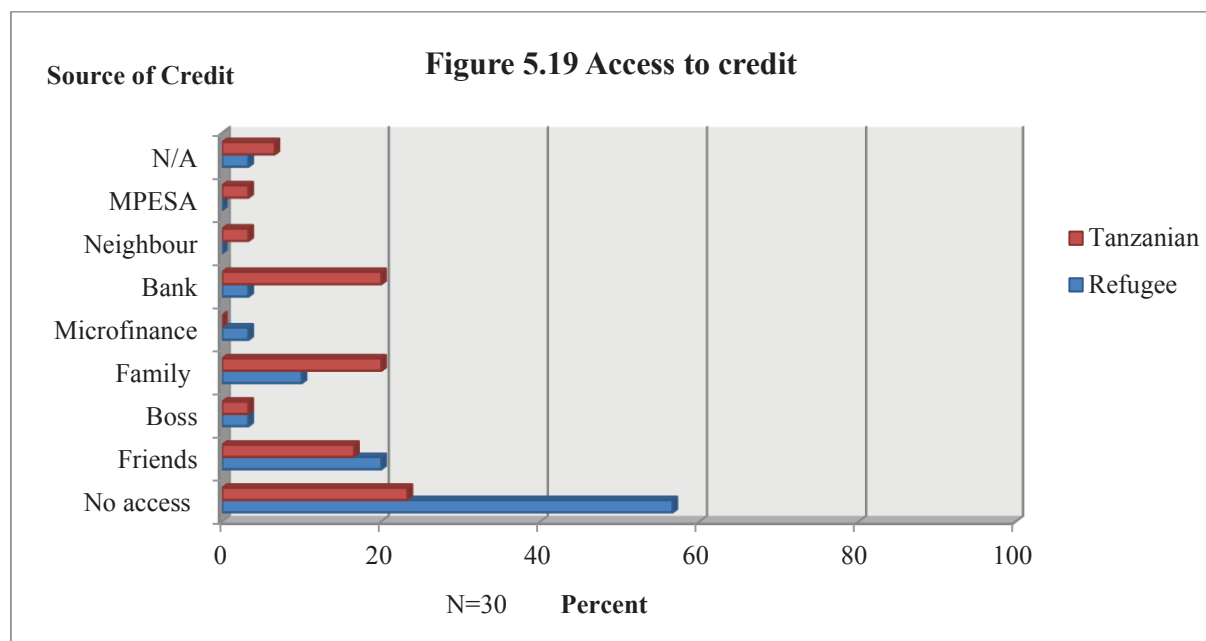
³⁹ Name has been changed to protect identity.

has responsibilities for looking after her grandchildren which she raises full time as her dependants as they are orphans. The loss of the fridge not only drastically reduced Joy's independence and increased her vulnerability in the event of anything going wrong, it has also greatly increased the vulnerability of all of her grandchildren. As the sole provider for the orphans, and the person who paid their school fees, their future has been placed in jeopardy. For the moment, they are in secondary school and with the help of her family she is able to pay their fees, however she questioned how she would manage if they wanted to pursue a university education.

This is just one of many examples uncovered through the course of the research where the loss of one, relatively minor asset in developed countries can have a significant impact on whole families with already weak asset portfolios. In the case of Joy, her asset portfolio is weakened by the fact that she is a widow, uneducated, elderly, and has several dependants. The attributes which reduce her vulnerability are a strong family network which has helped her through the financial difficulty and supported her in the raising of her grandchildren. She also owns her home and so does not have to worry about paying rent. However, relying continuously on family members who in the case of many living in informal settlements may be struggling themselves is not a good long term strategy. In this instance, programmes enacted by the government at the macro level such as a widow's pension or allowances for orphans would considerably ease the burden on people like Joy and her extended family. The following figure 5.20 indicates the similar trajectory of one of the refugee interviewees who had descended into poverty during their displacement and arrival in Dar es Salaam and how their assets have dwindled considerably and have become more vulnerable since their displacement.

5.4.5 Access to credit and ability to save

Urban refugees have very limited access to what is termed as 'productive assets' or to any type of formal financial institutions, from national banks to small scale microfinance groups (Figure 5.19). For example, only 20% of the refugees interviewed had a bank account, in comparison to 40% of their Tanzanian counterparts. In addition, 62% of the refugee population stated that they were unable to save any money, in comparison to 46% of the Tanzanian cohort (Figure 5.18).



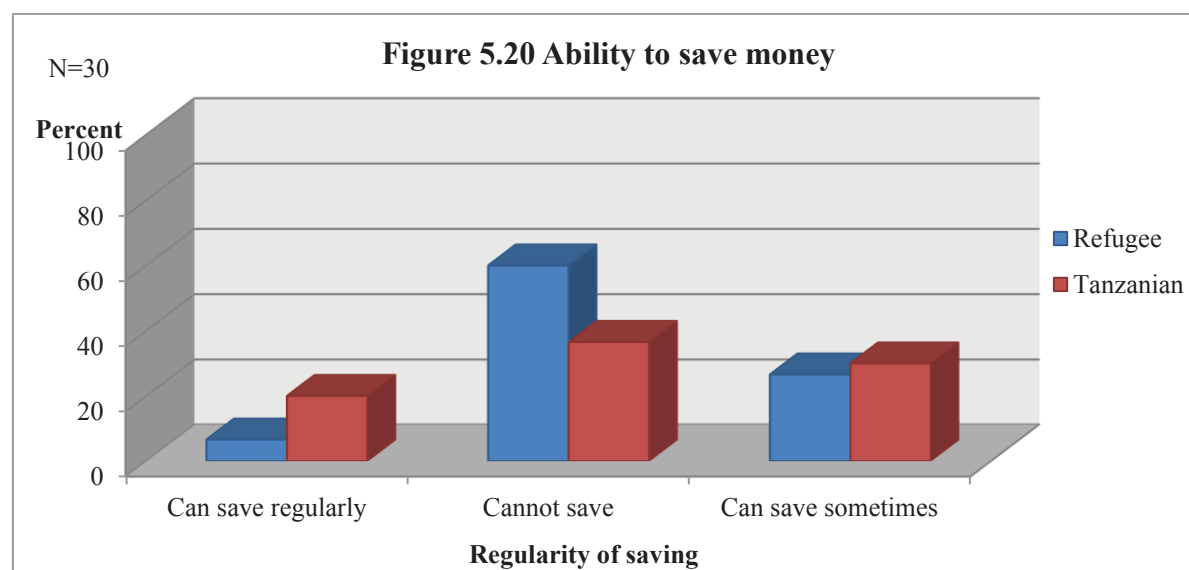
Source: The author

This lack of access to credit in times of emergency leaves the refugee group in particular very vulnerable. The lack of an extensive social network of family and friends in Dar es Salaam means that they have very limited options on where to look for credit.

While a very small proportion had managed to access credit through banks or MFIs, the vast majority could not rely on any form of credit in times of need. In comparison, a large percentage of the Tanzanian cohort can rely on family, friends or banking institutions in a similar situation. The case study of Joy described in section 5.4.3 outlines this clearly – had the same loss of asset occurred to a refugee in a similar situation to Joy, it is doubtful they could have relied on the help of an extensive network of family and friends, and this makes their asset portfolio particularly vulnerable.

The inability of the majority of the refugee population to access any form of savings and credit, formal or otherwise, places them in a very vulnerable and perilous state. As for the most part they rely solely on their labour to generate income, any disruption to this source such as sickness can result in the refugees becoming destitute very quickly as they have no or a very limited support network to assist them through the crisis, as figure 5.19 indicated in detail. The negative coping strategies of reducing food and taking children out of school highlight how dependant some refugees often are on just a single breadwinner or source of support.

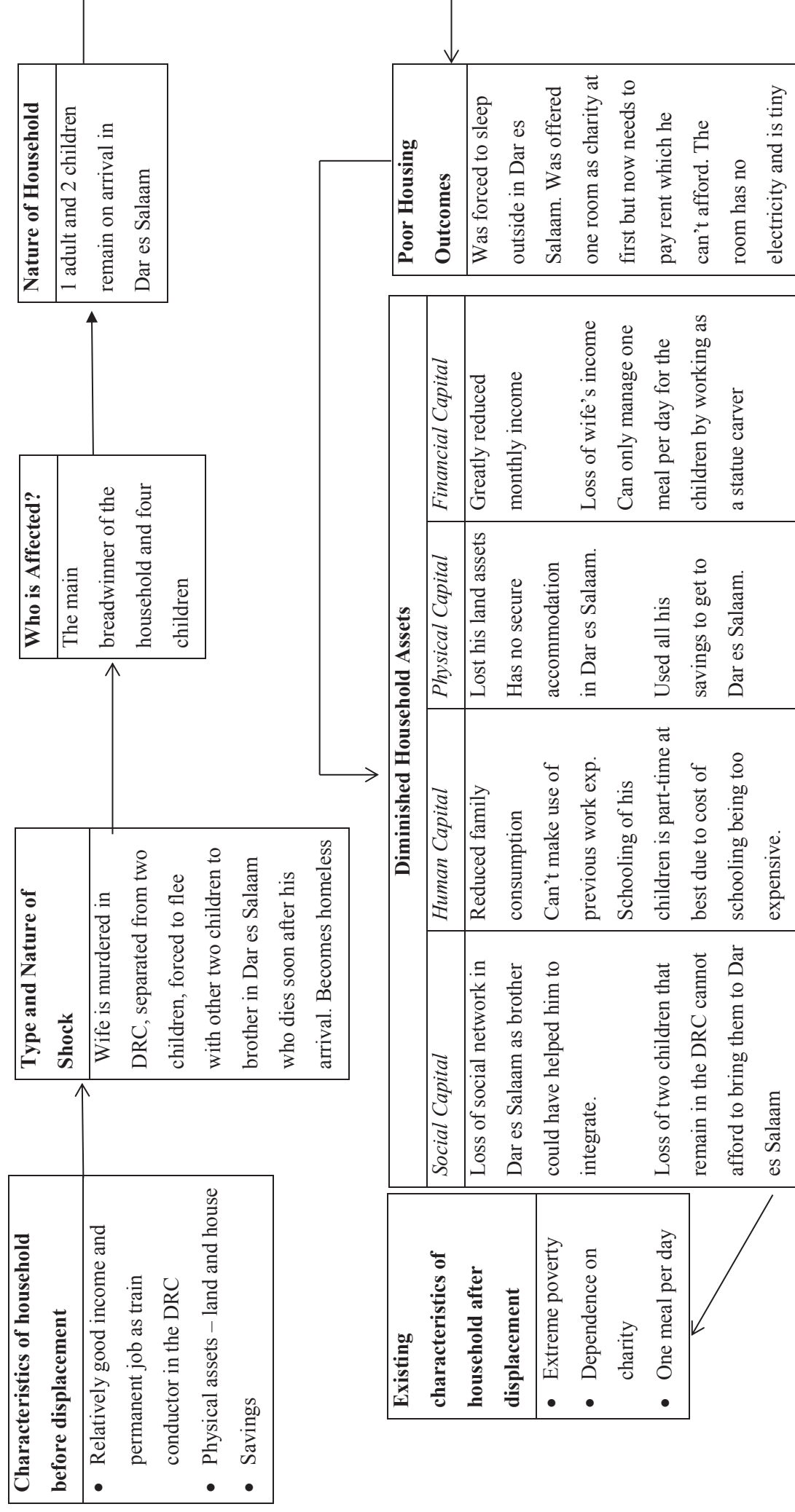
If this source is even temporarily stopped for any reason, the consequences can be very severe if no alternative income streams are available. However, one must consider that low-income groups are notoriously risk averse and generally view access to credit as a risk rather an opportunity. Therefore, the ability to save is of particular importance to the urban poor. As can be seen from Figure 5.21, refugees are considerably more likely to never be able to save than their Tanzanian counterparts.



Source: The author

This is most likely due to their lower income level and the precarious nature of much of their work. However, this lack of ability to save coupled with very limited access to credit makes refugees considerably more vulnerable in terms of financial assets overall. In addition to increasing their vulnerability, it also hampers any efforts they make towards building capital for business ideas or job creation, as they are often living day to day. The nexus between asset vulnerability, displacement and the Right to the City are also clear in the case of financial capital: both groups are denied access to ‘the City’ institutions by virtue of being too poor, but refugees are considerably more disadvantaged overall for the reasons outlined above. When considering an overview of the five major assets as outlined by Moser, having such a weak financial portfolio as many of the refugees leaves them open to serious risk. This is supported at the macro level in Dar es Salaam with strict criteria regarding the opening of bank accounts which require identification and other documents which many refugees do not have.

Figure 5.21 – Refugee descent into poverty



5.5 Conclusion

This chapter has represented an analysis of some of the primary research data collected in relation to physical, natural and financial assets. This is to complement the following chapters 6 and 7 and partially contribute to answering the research question 1:

1. What adaptation and coping practices are urban refugees and the Tanzanian urban poor developing to tackle the livelihood challenges associated with asset vulnerability in informal settlements?

This chapter analysed in depth the asset vulnerabilities of both the urban refugee and Tanzanian groups, linking their vulnerabilities at the micro level to both the Right to the City at the macro level, and to displacement. It used case studies to highlight in detail how participants descended into extreme poverty, and how different assets prevented them in some instances from doing so. The results indicate that in the case of physical assets such as housing, refugees are considerable more vulnerable than their Tanzanian counterparts; none own homes and the majority reside in one room accommodation. The data uncovered that in the case of housing in particular the refugee group are at a significant disadvantage. As they are unable to legally own property (even if they could afford it) they are forced to rent, which leaves them open to exploitation from landlords.

While some Tanzanians also rent, they are not subject to the same level of discrimination as refugees, and can also at least aspire to own property. In the case of those Tanzanians that do own homes, this provides them with a regular income and also allows them to operate businesses from the home if they wish, and in so doing substantially strengthens their asset portfolio overall. In addition, the results highlight the ways in which Tanzanians had managed to reduce their vulnerability. The most effective method for them was through subletting rooms in their homes to generate income. The ability of Tanzanians to sublet rooms increased their security and income stream considerably. Notably however, the suppositions of De Soto in accessing dead capital through formalisation of property does not appear to have come to fruition in Dar es Salaam. While a considerable number of home-owning Tanzanians had legal documents for their land, none had used them as a means to access loans. It is evident from the findings that the urban poor are very risk averse and slow to take on the stress of loan repayments in the uncertain income situation which they are in. However, the option of accessing financial credit, usually in the form a micro finance loans, was more readily available to them than their refugee counterparts. To cope with the difficulties of lack of income,

members of both groups adopted strategies such as living in one room rather than two, choosing houses without electricity to cut costs, and living in areas which were more polluted or prone to flooding in order to get cheaper rent. All of these strategies have negative impacts which can result in further reduction in assets in the long term; loss of potential income or education in the case of electricity; health problems due to pollution and loss of consumable goods in the case of flooding. However, urban refugees and their Tanzanian counterparts often have to make very difficult choices in these instances, where the pressing needs of money for the next day outweigh any longer-term strategies they may wish to pursue.

In the case of basic services such as water and sanitation, the urban refugees are once again more disadvantaged than their Tanzanian counterparts, at least in the case of water provision. They choose to drink salt water more often due to costs, and also source their water predominately from wells rather than water vendors, which increases risk of pollution or contamination, and invariably leads to illness. However, Tanzanians too suffer considerably from asset vulnerability as the water from public taps is notoriously unreliable and can also be polluted, as can water from unscrupulous water vendors. Neither group have a strong asset portfolio in accessing clean, safe, constant sources of water. However, the long-term damage of only drinking salt water, as a proportion of the refugees do, makes them more exposed to developing serious health problems.

In the case of sanitation, here too refugees are the more vulnerable of the two groups – they share toilets with more people, which can lead to infections such as UTI, and live in poorer areas which are more prone to flooding. However, once again it is salient to point out that the Tanzanian urban poor are only in a slightly better position relative to a very disadvantaged group. Both groups have to bear the consequences of far too few toilets, sewage overflow and flooding of housing and settlements generally due to poor or non-existent drainage. There are limited coping and adaptation strategies available to either group apart from moving to a different area, which some do if they are financially able to. However, the majority of the interviewees had little choice but to continue to suffer the problems of regular sickness from poor sanitation, which resulted in costs for medical treatment on a recurring basis as well as income lost due to inability to work.

Waste disposal and electricity connection are not crucial assets to either population, however they are still beneficial in terms of health, income generation and educational impacts. In terms

of waste disposal, both the refugees and Tanzanians received very similar levels of service, which is due in part to the government provision of rubbish collection trucks in some settlements, and the abundance of local private collectors offering cheap alternatives to government trucks. In addition, illegal dumping is rife in Dar es Salaam and so respondents could choose to simply throw the rubbish away themselves in a bid to reduce costs. However, for electricity connection, Tanzanians indicated greater asset vulnerability. This is due to their level of home ownership, which forces them to bear the full cost of connection to the TANESCO network, which is for many prohibitively expensive. Refugees do not face this problem as they rent and so can choose to live somewhere that electricity is already installed. In times of income instability, both groups cited cutting off electricity as a coping mechanism however, and some properties, while connected to the network, had been without power for months on end as respondents were unable to pay off their outstanding bills or buy more units. Those without electricity for long periods are vulnerable to loss of income from potential consumer goods (such as fridges), and also lower educational attainment for their children who may find it difficult to study in the dark. Once again, their short-term coping strategies serve to diminish their overall asset portfolio in the long term.

The comparison of monthly income levels of both groups indicated starkly the effects of displacement on refugees, a sizeable percentage of whom lived on less than 60,000 TZH (27.37USD\$) per month. This left them extremely vulnerable to crises developing from seemingly innocuous occurrences such as a short illness or the breaking down of equipment which helped them earn income. In these instances, such a lack of sufficient and stable income could mean a swift decline into total destitution. Strategies to try to adapt to this included pretending to be Tanzanians in order to gain access to employment, and in the case of Tanzanians diversifying their income not just through labour but by renting out rooms in their house, or setting up small business. This problem of low income generation was compounded in the case of the refugees especially by very limited ability to save, or access to any form of credit which could provide a buffer or safety net. As a result, refugees were forced into very negative coping strategies in an effort to reduce spending when they were unable to significantly increase income generation.

Chapter 6 – Human and Social Assets

6.1 Introduction

This chapter continues the analysis of the data from the previous chapter and analyses the asset vulnerability of both refugees and Tanzanians in terms of human and social assets. Although considered in separate chapters, human and social assets are just as crucial to the urban poor in terms of reducing asset vulnerability, and so should not be considered as less important than the assets discussed in the preceding chapter. The human and social assets of the urban poor have been analysed through data collected during the fieldwork. This information is supported through key personnel interviews and household interviews (see the methodology Chapter 3 for a full discussion of research techniques and methods adopted for this research). The trends regarding education and health have been extracted from secondary and grey materials such as the Tanzanian Household Budget Survey (NBS, 2014) which provides comparative statistics. The key issues examined in this chapter will be the differing level of vulnerabilities of the urban refugee and Tanzanian groups in terms of education, healthcare and social networks. The research question which will be answered in this chapter (continuing from Chapter 5) are as follows:

1. What adaptation and coping practices are urban refugees and the Tanzanian urban poor developing to tackle the livelihood challenges associated with asset vulnerability in informal settlements?

The discussion examines the linkages of the vulnerabilities at household level, and how these are connected at the city and state level in terms of both groups' Right to the City. These vulnerabilities of education, health and social networks are crucial to both groups for several reasons: education can often be a major determining factor in families moving out of vulnerable states, and in the long term moving out of poverty. So too, poor health and illness is the main cause for families becoming extremely vulnerable and descending further into poverty. It is also the case that strong social networks may offset to a certain extent the negative consequences of unreliable income streams or crises such as illness. Therefore, the examination of these factors is key to developing a full picture of the vulnerabilities of both groups.

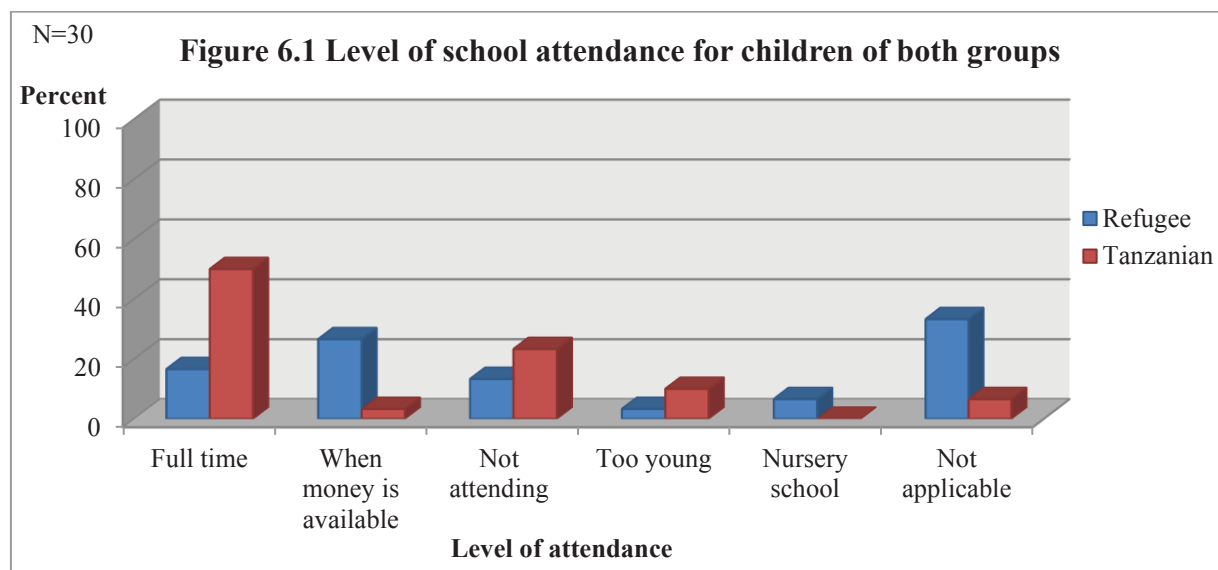
6.2 Human Capital

Human capital ⁴⁰ is a vital part of the assets portfolio of vulnerable groups for one reason in particular – it is required to make use of all other types of assets (DFID, 1999). The development of human capital can be direct – by people investing in themselves through attending further education or training courses, and managing their health well. It can also be indirect, through the form of health or education programmes of policies (DFID, 1999). The benefits of human capital include better health and higher income, and in addition to its intrinsic value its importance to acquiring the other types of assets makes it central to the analysis of this research.

6.2.1 Education

Education is amongst the most tangible ways in which human capital can be measured and analysed, and in the case of the two groups for this research, education can contribute greatly to reducing their asset vulnerability. The level of school attendance (Figure 6.1) amongst the urban refugee population is restricted due to several reasons: firstly, the education system in Tanzania, while technically free throughout primary school, in reality places a considerable financial burden on households through daily ‘contributions’. These can be required for anything from sitting an exam to providing school security, ranging from a few hundred TZS to several thousand TZS. This immediately presents a barrier to some children attending primary school fulltime. In addition, should students fail their final exams in primary school during Standard 7, they will not be allowed to proceed to public secondary level education. The only way to continue their education if they fail primary level exams is to pay fees to attend a privately run secondary school, which can range from anywhere between 20,000 TZS – 2 million TZS per year. There are several reasons for the poor level of attendance at school and these include, as attested to by Arun et. al. (2013) and supported by this research: expenses towards books and uniforms, distance to school, cost of transport, lack of awareness amongst parents and concurrently the lack of role models to demonstrate the benefits from education. Children are also often put to work to generate income for the family as well.

⁴⁰ Human capital “represents the skills, knowledge, ability to labour and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives. At a household level, human capital is a factor of the amount and quality of labour available; this varies according to household size, skill levels, leadership potential, health status, etc.” (DFID, 1999 pg7).



Source: The author

From the current school attendance of the refugee children one can suppose that they will achieve a lower educational attainment than the Tanzanian group. This phenomenon is also evidence of the erosion of assets that their parents had accumulated through their own education in their respective countries of origin (Table 6.1), as they are better educated than their Tanzanian counterparts. However, from the data collected it appears unlikely that the children of refugees will achieve the level of education that many of their parents possess. Social mobility through inter-generational asset accumulation is decisively hampered due to the displacement of the populations from their home areas. This is supported by Moser (1998) whose research indicates that households who chose to keep children in school were financially more limited but in the long term less vulnerable as they reduced their vulnerability through the accumulation of human capital. It is evident from the research conducted that removing children from school is often adopted as a coping mechanism when income streams decline or are temporarily stopped. In this instance, the children's human capital is being traded off for financial capital (Parizeau, 2015), to their detriment in the longer term. However, it is not so clear cut a choice, as indicated by one refugee when asked why they had taken their child out of school – “Well they can eat or they can go to school but I can't afford both, so what should I do?”

In addition, displacement directly affects the education level of refugees as several of those interviewed were university students in their countries of origin when they were forced to flee. As a result, they are now left in a state of limbo where they are unable to continue their

education in Tanzania and also do not have the qualifications which they set out to achieve. In addition to the financial implications for this, the cruel manner in which refugees' aspirations are denied has a deep psychological effect on them.

Table 6.1 Education level of interviewees				
Level	Refugee		Tanzanian	
	Number (n)	Percent (%)	Number (n)	Percent (%)
None	1	3.3	2	6.6
Incomplete primary school	1	3.3	3	10
Completed primary school	2	6.6	11	36.6
Incomplete secondary school	6	20	8	26.6
Completed secondary school	8	26.6	0	26.6
Incomplete University	4	13.3	0	0
University Certificate	0	0	1	3.3
University Diploma	2	6.6	0	0
University Degree	1	3.3	2	6.6
Not Applicable	5	16.6	3	10
Total	30	100	30	100

Source: The author

Displacement also directly affects the refugee children who often find it extremely difficult to register at schools. This is for several reasons; as refugees, with the exception of those who have permits, legally they are not allowed to be in Dar es Salaam in the first instance, so schools will not accept them if they are aware they are refugees. However, another issue is the requirement to show identification documents, which either reveal the refugees' nationality, or which they do not have in many cases as they fled their country of origin with very little possessions. Refugee families get around this problem usually by pretending to be Tanzanian. Refugee parents tell their children to use more Tanzanian sounding names at school, and try and get them to speak Swahili with a Tanzanian accent as indicated here:

KZ: Ya, before, some of them used to go through other's names, like Tanzanian names so that they sound like Tanzanians to get the place to schools. But when we get the paperwork, some permits, so they were allowed to schools somehow, but now the problem is money,

AOL: Ok, so if you told the schools you were Congolese, they wouldn't let you in even if you had money?

KZ: Ya so if you do so you will be told a refugee and you will feel discriminated, people will not be cooperating with you, at school, thats the problem.

AOL: So would the children get bullied at school, if they told people?

KZ: Ya, at school like if you are identified as a Congolese there is a risk even of the children being taken to the police and then the police will start an investigation into how you get registered to schools.

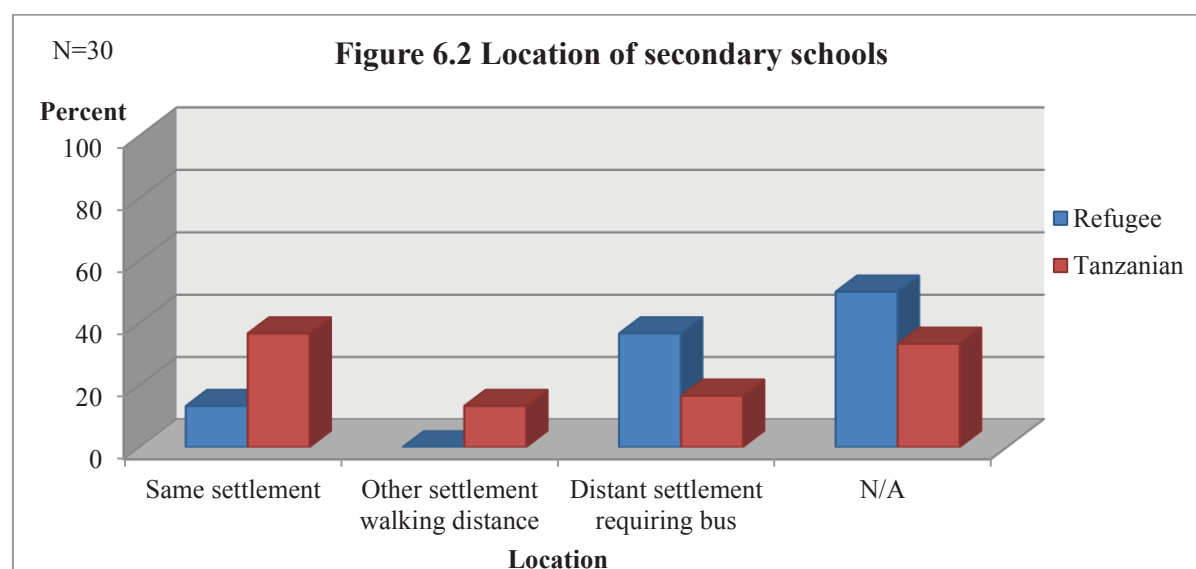
Other accounts by refugees explained how they had gone to headmasters, cried and essentially begged their children to be accepted until they relented. Others had paid bribes for their nationalities to be overlooked by the school authorities. For those children who had one refugee parent and one Tanzanian parent, the process was generally a lot easier, particularly if the Tanzanian parent was the father of the child. Showing his birth certificate to school authorities sorted out any difficulties in most cases. However, for those children with two refugee parents, the whole process was very challenging.

In the case of the Tanzanian cohort, 36.6% of them only completed primary school, which is concerning in terms of the overall level of education which children are receiving in Tanzania. Clearly not completing a secondary education is reducing the options available to gain employment which is well paying and stable. It appears the current system of schooling in Tanzania, which gives student opportunities to fail and then be required to leave school at every stage of the process is failing many. Once students fail an exam stage and are required to attend fee paying schools many students are excluded from continuing, and so begins the cycle of becoming locked into poverty for another generation:

Most of them, they remain at home. Others, they can do the work, as a house girl or house boy, but most of the people they can go in the bad groups and they start to use drugs, and do prostitution issues. And as [FG 7] said, that others they get married, after finishing the primary school.

For those students who do manage to pass the standard 7 primary school examinations, a further hurdle still remains – the location of their secondary school (Figure 6.2). While the vast majority of informal settlements have a primary school located within the settlement or within short walking distance, secondary schools are not as easily accessible. The reason for this is the current selection process adopted by the Ministry of Education, which chooses which secondary school the child will attend. However, in making this choice it appears that no consideration is given to the distance these schools are from the child's home. As a result, many of the children are required to attend secondary schools on the far side of the city from where

they live. In a huge city like Dar es Salaam, this translates into approximately four to five hours each day spent travelling in hot, overcrowded, dirty dala dalas which crawl through traffic to get from one area to another. Apart from the effort, and danger required to do this every day, the cost of paying for bus fares for children often makes the endeavour too expensive for parents and this is also why many do not make it through to finishing secondary school.



Source: The author

6.2.2 Education and the nexus

The nexus between education, asset vulnerability and the Right to the City are evident in several forms, as is the effect of displacement on increasing this vulnerability. At the macro level the state has imposed education policies which by their very nature will exclude the majority of the urban poor population, either through exam failure, cost, or distance to schools. These policies are denying children access to the Right to the City, as they remain excluded from gaining assets which allow them to actively participate in the formal sector. However, an important caveat is required here – inclusion in the formal job sector market alone will not be enough to remove all children from poverty as there are currently not enough available jobs to provide everyone with a decent standard of living in the formal sector. Nonetheless, it must form part of the solution for both the Tanzanian urban poor and refugees, and currently this potential opportunity is being denied to the majority of both groups.

Their exclusion to the slums is further compounded in the case of refugees by their displacement. Many of these are not even allowed the opportunity to begin the very difficult

process of completing their education because of registration difficulties, and are forced to resort to forms of deceit which also leave them vulnerable to prosecution, exploitation and deportation if their true identities are uncovered. This is an enormous risk for a family to bear just for their children to receive a basic standard of education. In addition, the negative feedback loop in the case of schooling is clear to see in the informal settlements: thousands of disaffected, unemployed youths who have little hope of escaping from poverty and in some cases will turn to crime. The examination and location systems currently in place for schools need to be re-examined in order to accommodate the many students who will never finish school if the system remains the way it is.

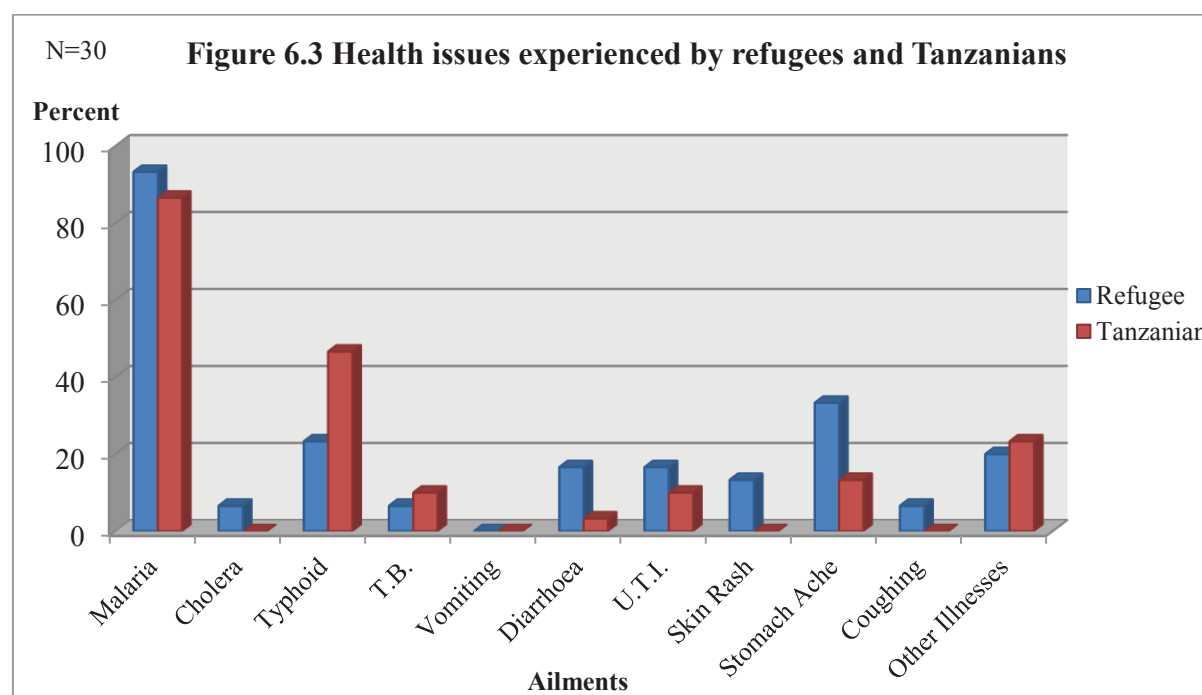
6.3 Health issues

Health is often not really considered as an important asset until a person is suddenly faced with an illness or a disability, particularly in the Western world, where medical services considerably lessen the effect these will have on workers still being able to generate income. However, it is a vital component of the asset portfolio of poorer areas, as noted by Chambers “the body is for many their major resource. Professionals, dependent as they are on their brains more than their bodies, tend to undervalue the importance to many of the poor of the asset of a fit, strong body and the liability of a body which is sick, weak, or disabled” (1995 pg 189). In the interviews conducted, poor health was considered a major asset vulnerability and often seen as a burden on other family members.

The literature on livelihoods acknowledges that ill-health and health-related expenses are the primary cause of descending into poverty (Moser 2007). Malaria is clearly one of the most serious concerns; for example, 93.3% of the refugees interviewed had contracted the disease at some point. However, other significant issues present included urinary tract infections, typhoid and stomach aches which can all be attributed to unsanitary living conditions and lack of access to clean water. The cost of regular visits to hospitals or pharmacies for the treatment of malaria in particular proved prohibitive for many respondents (the minimum cost is usually at least 20,000TZH/\$9.30USD for hospital visits). This was also indicated by the Household Budget Survey 2011, which showed that 20.9% of the population in Dar es Salaam who did not seek medical care for an illness did so because it was too expensive (NBS 2014, p. 63).

The majority of interviewees only used a net as protection against malaria and it is clear that this has not been effective in preventing the spread of the disease. Tanzania currently has a

health system where both public and private hospitals are available, however, one needs to be a Tanzanian national in order to access the public health centres at a low cost; if you are found to be foreigner you may be charged double or triple the price of citizens (R25 interview). Public hospitals can also be located some distance away from the informal settlements, and require costly and arduous travel journeys on the local minibuss transport system.



Source: The author (T.B. – Tuberculosis, U.T.I. – Urinary Tract Infection).

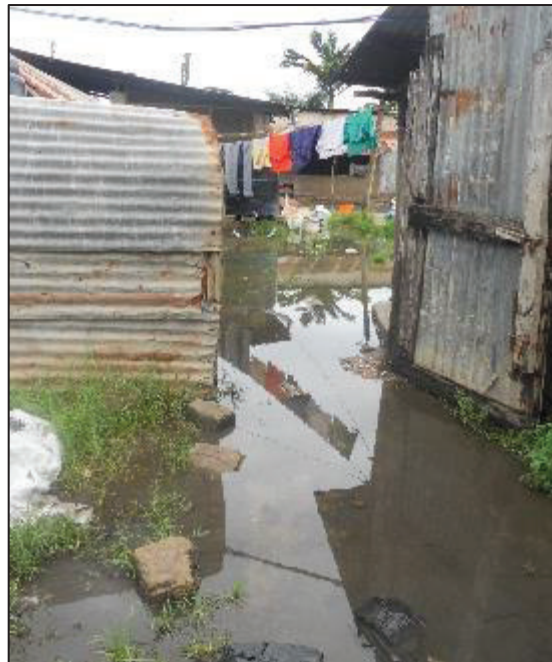
It is also important to note that with regard to some diseases, the refugees appeared slightly better off than their Tanzanian counterparts in the results, for example in the instance of contracting T.B. and typhoid, although it is salient to keep in mind the relatively small interview sample. Other illnesses which were not as common but were also mentioned by a small number of respondents included high blood pressure and eye-related issues. While interviewees were asked if they had contracted AIDS/HIV, none gave positive answers, although given the current rate of infection in Tanzania (5.3% as of 2014) (World Bank, 2015) it is possible that some may have contracted the disease but due to the stigma surrounding it chose not to disclose that information. As the virus may have been in the asymptomatic phase (Huson et. al, 2016) it is also possible that some interviewees had contracted the disease without their knowledge.

There is also a caveat regarding the detection of malaria as the disease has been known to be misdiagnosed in sub-Saharan African countries from time to time, and so the actual incidence of malaria may be somewhat lower. However, even if the real number of cases of malaria are not this severe (Chandler et. al, 2008), it nonetheless presents a significant problem for both populations. Currently the National Malarial Control Program (NMCP) estimates that 60,000-80,000 malaria deaths occur annually on mainland Tanzania among all age groups (USAID, 2014).

Figure 6.4 Stepping stone



Figure 6.5 Flooded area

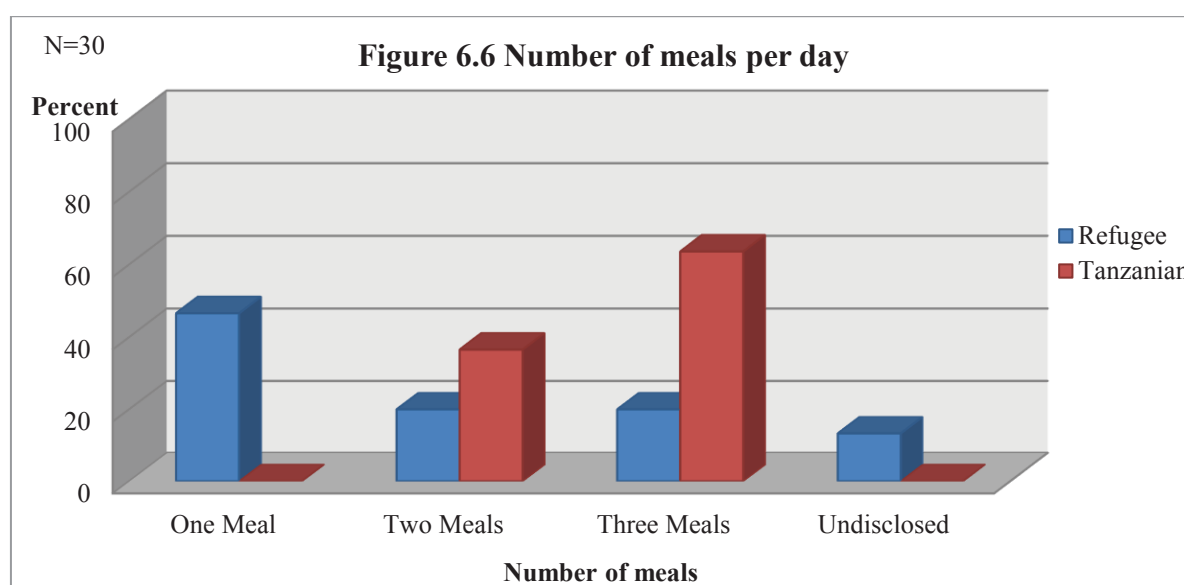


Source: The author

Malaria prevention within the study indicated that just 12.5% of the refugee cohort using an insecticide treated net (ITN), while 54% used nets which were not treated, and 16.6% used no prevention methods at all. The high rate of malaria is not surprising as Dar es Salaam during the rainy season provides the perfect breeding ground for the insect. Large swathes of informal settlements become covered with several feet of dirty water which can lie stagnant for several weeks. Residents often have little choice either to wade through the water or on previously placed stepping stones (Figure 6.4 and 6.5). Any movement of the water will ignite large swarms of mosquitoes which have settled on the surface of the water, which the author experienced when walking through settlements. In these conditions, it is impossible not to get bitten, usually multiple times. As long as these conditions persist in the city, the malaria rate will remain extremely high and continue to claim lives needlessly.

6.3.1 Nutrition

Adequate nutrition is linked to several other assets, such as the ability to provide labour and increase human capital through education. Lack of adequate nutrition is therefore a key vulnerability and one that is experienced regularly as can be seen in Figure 6.6 where just over 46% of the refugee population survive on one meal per day. Food is cited by 47% of the refugee population and 63% of the Tanzanian population as the most expensive item per month. So clearly it is a critical cost for both groups. This level of food insecurity appears to be on par with the percentages for Dar es Salaam in the latest Household Budget Survey that show the



Source: The author

percentage of the city to be below the food poverty line to be at 1% in 2012 (NBS, 2014 pg 99). The most salient information to emerge from the examination of this topic however, is the level of food insecurity in the refugee population. Reducing food consumption is one of the primary coping mechanisms (Table 6.2) which refugees adopt when their income decreases. This has several negative effects the most obvious been how it will effect their health. Table 6.2 also highlights other strategies for reducing spending costs in both communities, and it is important to note that these strategies also increase the level of vulnerabilities amongst both groups.

Contintuing to adopt this strategy over the medium to long term is not only extremely dangerous, but unsustainable. Living on one, often poor quality meal per day will inevitably lead to weakness and illnesses over time. It also results in family members performing poorly

at work and school. The importance of adequate nutrition for children in particular is vital and makes these findings particularly worrying. The parents of children often cut back on their own food intake in order to ensure that their children get enough, which is also potentially damaging to their health and unsustainable in the long term.

Table 6.2 Household strategies for reducing spending in the research communities				
	Food substitutions	Change in eating habits	Change in buying habits	Non - food items targeted for cuts
Both communities	<ul style="list-style-type: none"> • Vegetables for meat • Generic brands rather than quality processed food • Water for milk in morning drinks • Low – quality substitutes 	<ul style="list-style-type: none"> • Switching to main meals constituting of only vegetables and <i>ugali</i> • Cutting down from 2 to 1 meals a day • Cutting down on the number of meals – first supper, then breakfast – or eating less at midday to allow for the evening meal. 	<ul style="list-style-type: none"> • Skipping afternoon snack and purchase of cooked food • Purchasing small quantities • Cutting purchases of cooked and fast foods • Reducing food allowance for children in school and working adults • Using cheaper cuts of meat • Buying less food in bulk 	<ul style="list-style-type: none"> • Medicine • Education • Transport • Clothing • Gifts • Recreation • Household repairs • Electro domestics • Moving to cheaper accommodation

Source: The author; format adapted from (Lampis, 2009 pg 72; Moser, 1996 pg 30)

6.3.2 Health and the nexus

Health is a key asset to the urban poor as without it the development of a robust asset portfolio is considerably more difficult. As the majority of both the Tanzanians and refugees rely on their labour as their primary source of income, the loss of this due to poor health can have a devastating effect on the financial affairs of the household. The links between this asset vulnerability at the household level, and those at the macro, level of the city institutions are clear: the urban environment due to lack of sufficient planning on the part of the MLHHSD has fostered a breeding ground for mosquitos which will not be easily removed. The inability of the state organisations to adequately address flooding in the informal settlement areas means that the rate of malaria infection will continue to remain high for the foreseeable future. A National Malaria Strategic Plan 2014 – 2020 has been adopted by the government with

optimistic projections for large reductions during the period of the programmes. The results of this endeavour will take several years to be properly evaluated. In addition, the distance to and cost of hospitals remains prohibitive for a significant proportion of residents, who will forgo treatment as a coping mechanism during times of financial hardship. Coupled with this, the lack of sufficient nutrition for those on lower incomes serves to increase the negative feedback loop at the household level, causing further illnesses and perpetuation the cycle for poor health. Displacement proves particularly costly to refugees in this instance as they pay the cost financially in terms of higher rates for buying medicine or attending hospitals, but also through long term degeneration of their overall health.

6.4 Social capital

Social capital⁴¹, often cited as an ‘intangible asset’ is a key asset to low income groups (Mitlin, 2003; Hill, 2006), and in particular to vulnerable groups such as urban refugees where increased security from support networks may at least partly offset having less access to financial capital. Social capital is a product of trust and reciprocity within communities, and this is a very important and often overlooked part of the variety of strategies which poor households use to reduce their vulnerability. This capital can include “short term-reciprocity, centred mainly on money and responding to such crises as death and loneliness, and long term reciprocity in food, water, space, and childcare as a precondition for the trust and cooperating and that underlie community based organisations (CBOs)” (Moser, 1996 pg 14). It is also very important to note when considering this asset, that it is not stable and is likely to change – when households face crises and are struggling to cope, they withdraw the support for the community and their households in order to focus on stemming their own asset depletion (Moser, 1996).

It is also particularly important in terms of health benefits: many of the refugees interviewed had suffered devastating traumatic instances such as witnessing the death of loved ones, and sexual assaults. The majority had received no counselling of any description, and having to begin their lives again in a foreign country, often alone is extremely challenging. Having good friends and a support network of some sort available could be of great benefit in such instances, in particular for those refugees who experienced occurrences of xenophobia and racism in Dar es Salaam. It is important to note that in other studies such as Arun et. al. (2013) social capital

⁴¹ Social capital is defined as “reciprocity within communities and between households based on trust deriving from social ties” (Moser, 2007 pg 4).

in the form of networks were the most important form of asset emerging from the research findings. Social capital is also important because as Conway et. al (2002) note without some form of community organisation and social mobilisation, the poor will most likely neither have rights or be able to realise them through their interactions with the government or other institutions.

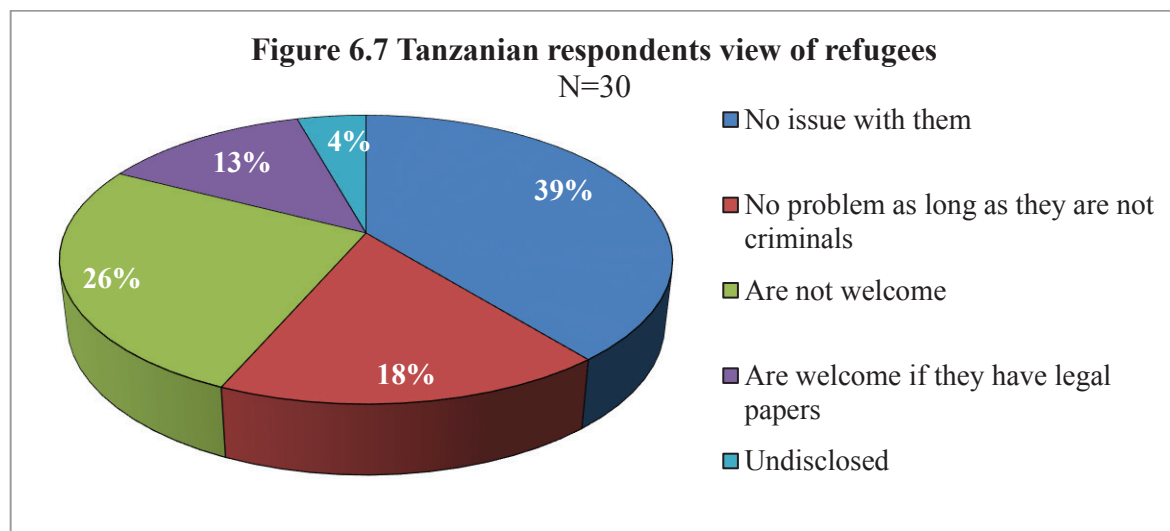
6.4.1 Tanzanian / refugee relations

In academic research on refugees, the focus on social relations for refugees is often on how networks develop and operate within the refugee community; however, the relationship between refugees and their hosts can have a significant effect on the quality of life for the refugee population (Porter et. al, 2008). For the refugees fleeing to Dar es Salaam, 52% did not know anyone on arrival in the city. Due to the illegal status of many of the group, some chose to purposely not expand their networks too widely, in case of trouble with the authorities (see quote below). However, 67% stated that everyone in their area knew they were a refugee. It is interesting to note that the younger cohort of the respondents, between 18 – 30 years were more open to mix with their Tanzanian counterparts, and when asked if they were friends with Tanzanians they were more likely to say yes (74%), while 26% of the cohort stated that they had no Tanzanian friends, though currently no other statistics are available to confirm if this is the case for all young urban refugees. One of the refugees described how they tried to reduce contact to avoid detection:

So I'm really fearful of totally integrating with them or getting used to them because if I start with my Swahili, I don't have good Swahili, they would identify who I am. So what I normally do, my friends come from the church in [Location 1], and my ethnicity.

This quote highlights that in this instance the refugee did not feel comfortable with Tanzanians, and believed it necessary to hide their nationality. The fact that refugees such as this do not interact with Tanzanians makes them more vulnerable, as their social networks are much smaller. It also leaves them open to attempts at extortion if Tanzanians do find out their true identities. On discussing the topic of refugees with the Tanzanian focus group, it is interesting to note that only 26% (see Figure 6.7) stated categorically that refugees were not welcome in the city, which counters some of the experiences of the refugee population themselves. What this finding suggests is that there is a genuine willingness and a well of social capital on the part of a proportion of the Tanzanian population to welcome refugees, and exploiting this

capital will be crucial to the development of coherent refugee policies and programmes in the future. While the sample is not large enough to extrapolate this finding to the Tanzanian population as a whole, it still provides an opportunity that with the help of well-developed programmes through participation with the local communities, refugees could possibly be integrated more fully with at least some sections of the local population.



Source: The author

Discrimination and prejudice against urban refugees is widespread in the Global South (see Pantaulino et. al, 2012) and one of the reasons that these populations go to such extremes to hide their true identities in the urban space. For example, 53% of refugees interviewed stated they had experienced discrimination at work, while 26% stated they had no Tanzanian friends. In addition to the xenophobia that sometimes accompanies having a different appearance, language or religion to the native population, the urban refugee cohort is also in a continuous battle for already scarce resources with their Tanzanian counterparts. 50% of refugees interviewed stated that they had to pay a bribe of some type since arriving in Dar es Salaam, whether to police officials or neighbours who had threatened to report them to immigration authorities. They were regularly arrested (Figure 6.8) and were kept incarcerated until they paid substantial bribes (usually between 50,000TZH – 150,000TZH), often to have the process repeated several weeks later. Several had also experienced conflict associated with their living arrangements (either through fights with neighbours or landlords). As outsiders, they were eschewed, and daily interactions with Tanzanians became increasingly difficult if their identities were known. A refugee described how, when waiting in line to take her turn drawing water at a local well she often faced discrimination, and was reminded that she had no right to

be there. It also crystallises the point highlighted previously regarding competition for scarce resources – it could be argued that perhaps her neighbours would not have been so hostile if water was easily available to everyone in the settlement:

“They will tell you ‘step aside you are a refugee. We need citizens to get the water first. You are just coming here’ – sometimes they can just be rude at you because you are just a refugee, so you step aside”.

From the interview results it is evident that refugees were subject to considerably more daily strife with their neighbours than their Tanzanian counterparts; with the exception of one participant, who cited religious tensions with a neighbour, all other interviewees (96.6%) stated they had a good relationship with those they lived with in the settlement. In stark contrast to this, 33.3 % of refugees cited neighbours as having made racist comments towards them. In addition to racism, religious tensions were also evident in the discussions, most notably by the reluctance of many interviewees to discuss the topic in too much detail. Accurate figures for religious demographics are difficult to gather in Tanzania as the government does not gather religious information as a matter of policy (USDS, 2011), however local Tanzanian commenters consistently estimate there to be a roughly 50/50 equal split between Muslims and Christians in the country (USDS, 2015). This figure is supported by this research with exactly 50% of the Tanzanian cohort identifying as either Christian or Muslim. In the case of the refugees, 86.6% identified as Christian with the remaining 13.4% identifying as Muslims. This is most likely due to the fact that the majority of refugees were from the Democratic Republic of Congo, where the main religion is Christianity.

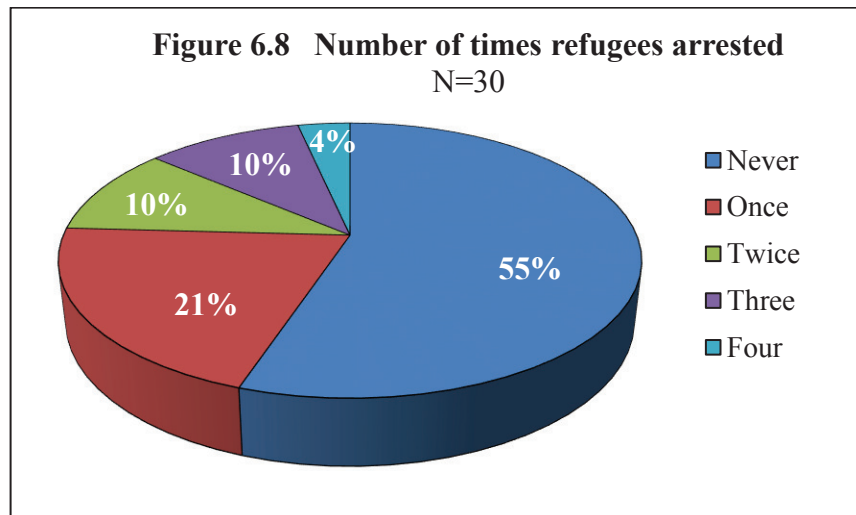
Although religious difference within and between the two groups did not emerge from the results as a significant issue, nonetheless a small number of participants had encountered significant difficulties as a result of their faith. One refugee interviewee recounted his experience of moving into an overwhelming Muslim settlement in Dar es Salaam as a Christian. Due to the pressure to fit in with his neighbours and to increase protection he and his family converted to Islam:

Our neighbours and landlords they are all Muslims, they started discriminating against us. They took everything in our house and put it outside, said that we should leave this place.

He recounted that after converting the problems had been resolved and his neighbours were quite happy to be on friendly terms, however the interviewee had continued to struggle with his decision as his religion was important to him and he felt as if he was “losing track” since his conversion. This type of coping strategy, while effective in that it provided added security and friendship (at least at a superficial level) to the refugee family, clearly can have long term negative consequences as it required the interviewee to suppress his true identity as a Christian. As noted above, this was not a common finding in the results, however it raises the question once again of the Right to the City; in this instance, the interviewee was only allowed to stay in the settlement if he bowed to the demands of his neighbours and became like them – there was no space for “the other” in this instance. It is possible given the limited sample size that this example is a one-off incident as no other reports of evictions or this type of coercion were recounted by the interviewee participants. It is also salient to note that mainland Tanzania is known to be tolerant and open with regards to different religious affiliations generally with religious freedom enshrined in the Constitution (USDS, 2011), and so in this case the refugee family may have been unlucky to have unpleasant neighbours rather than being emblematic of a wider problem. The island of Zanzibar, off the coast of the country, is overwhelmingly Muslim and this has resulted in religious fighting in the past; however, this does not appear to have developed on the mainland to date.

6.4.2. Incarceration of refugees

The findings for incarceration indicated in this research were in keeping with the immigration detention prison survey report conducted by Asylum Access Tanzania (AATZ, 2013) in 2013. This report conducted a comprehensive examination of prisons throughout Tanzania, where they found 18 asylum seekers or refugees (as defined under the 1951 Convention Relating to the Status of Refugees of the 1969 Convention Governing the Specific Aspects of Refugee Problems in Africa).



Source: The author

Of these, 10 were Congolese, 4 Burundian and 3 Ethiopian. 16 of the 18 had been charged with illegal entry. The main conclusions of this report suggested that forced migration detention was a country wide problem, and considered the high number of forced migrants charged with illegal entry as significant (AATZ, 2013). This is because as per Article 31 of the 1951 convention, refugees “should not be arbitrarily detained or penalised for illegal entry – even without proper documentation - in light of their unique situation as forced migrant” (AATZ, 2013 pg 22). It is also salient that one of these incarcerated forced migrants was awaiting deportation, in spite of the principle of *non-refoulement* being enshrined in Article 33 of the 1951 Convention and 1967 Protocol (AATZ, 2013). This research did not encounter any refugees or asylum seekers which had previously been deported, however all of those questioned were very fearful of this occurring during the course of one of their arrests. This fear of capture seriously limited their Right to the City; physically in terms of the places they chose to frequent, but also mentally in that they were never allowed to feel safe. The current sentence of illegal entry is a fine of 100,000 TZH or potentially imprisonment for up to three years (AATZ, 2013). None of the refugees interviewed had received the maximum sentence of three years, but the fine of 100,000 TZH placed them under significant financial strain.

6.4.3 Social capital and the nexus

The level of social exclusion of the refugee population can be quite visceral and in addition to the psychological and emotional impacts of living with this type of discrimination and alienation on a daily basis, it highlights the linkages between the assets of refugees at both household and state level: they lack the influence to fight for their right to something as basic as water, and this is compounded at the local level by the indigenous population which they

are seen to compete with. Without addressing the root causes at both levels, the issues will not be adequately resolved. This issue affecting the refugees at household level is linked to the macro level through the state policy of forcing refugees to reside in camps, only allowing a very small number to live in urban areas. This is very unfortunate, as the results from the Tanzanians focus group indicate if forced migrants had legal refugee status they would for the most part not have a problem with them living in Dar es Salaam. This is because Tanzanians associate those without legal refugee status as potentially being dangerous or criminals. By allowing urban refugees to *legally* live in the city, and educating the local population about their existence, it would undoubtedly reduce the level of discrimination and alienation against the refugees who currently are perceived to not have the right to be there. It would also allow them to claim their Right to the City and greatly reduce the potential for unscrupulous individuals to blackmail and harass refugees to keep their identities hidden.

The current situation is also unhelpful as it actively prevents proper integration of refugees into the urban sphere of Dar es Salaam – they are always wary of making friends with their Tanzanian neighbours and so this results in many lost opportunities for friendships and joint business ventures, in addition to a wider support network for the refugees which could provide assistance to them in times of hardship. This is evidenced by the fact that none of the Tanzanians interviewed stated they knew a refugee, however it is quite possible that some of them in fact did know of one, but just wasn't aware because of their desire to remain inconspicuous.

6.5 Conclusion

The findings of this chapter show the interrelation of both human and social capital with asset vulnerability, displacement and the Right to the City. This chapter has attempted to answer the following research questions:

1. What adaptation and coping practices are urban refugees and the Tanzanian urban poor developing to tackle the livelihood challenges associated with asset vulnerability in informal settlements?

Figure 6.9 Refugee asset pentagon

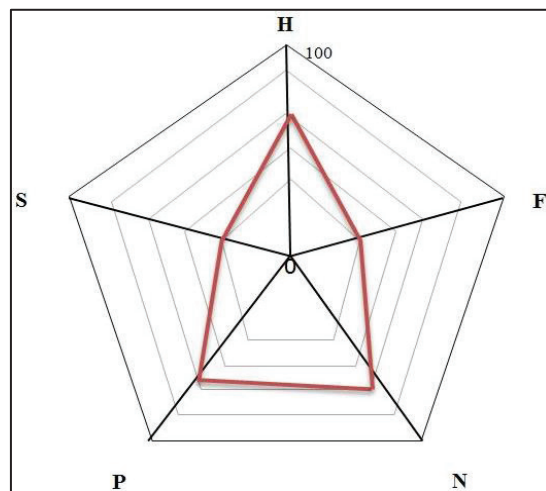
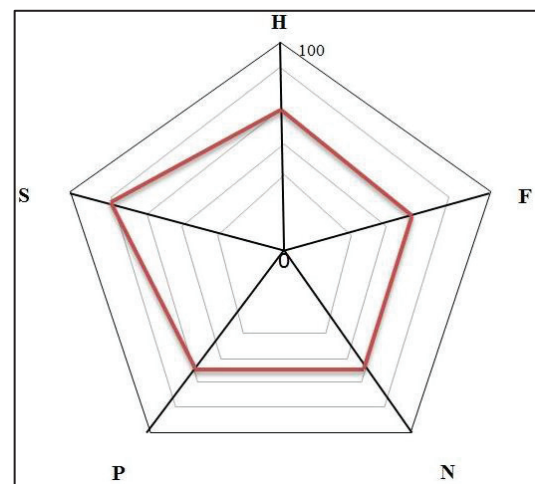


Figure 6.10 Tanzanian asset pentagon



Source: The author, pentagon adapted from DFID (1999)

KEY

H = Human Capital S = Social Capital
N = Natural Capital P = Physical Capital
F = Financial Capital

Figures 6.9 and 6.10 illustrate the general asset vulnerability of both groups as discussed over this chapter and Chapter 5. The pentagons were developed from the original asset pentagons created by the UK Department of International Development, and adapted to illustrate the results of this research using the five forms of capital which have been discussed in detail throughout Chapters 5 and 6. Due to the relatively small sample of the research these pentagons are not intended to be representative of the two groups in Dar es Salaam overall, but are merely intended in this instance to provide extra visual clarity on the level of capital amongst urban refugees and the Tanzanian urban poor that this research was conducted on.

It is evident from the refugee asset pentagon that the group's social and financial assets are low. In comparison to this, while the Tanzanian group are also asset vulnerably in some groups, they are not as acutely vulnerable in the refugees. Their high social capital in particular, helps to reduce their vulnerability. Nonetheless, the results have highlighted how both groups are asset vulnerable in areas such as education, in large part due to the institutional landscape in the country. The long-term erosion of human capital through generations of refugee children

is likely if this vulnerability in education continues. Also salient is the tension which exists in Tanzanian/refugee relations.

Refugees accessing basic services have encountered negative attitudes, exclusion, racism and a feeling of distrust from their Tanzanian counterparts in some instances. This has manifested through the regular incarceration of refugees in order to extract bribes for the police services. It is evident that the lack of a wide social network is a severe disability for the urban refugee population which leaves them open to abuse and exploitation in some circumstances. These specific difficulties encountered by the refugees make it more difficult to develop resilient asset portfolios, but also make claiming their Right to the City more challenging; urban refugees who fear incarceration by police, or blackmail by their neighbours are not able to interact freely within the urban space. Instead as a result of these asset vulnerabilities their 'City' is a very limited one – limited by the friends they can have and the places they can reside in and travel to. Equally important, it is limiting not just for the refugees themselves but for their children, who will face many of the same challenges as their parents in building relationships as they try and gain access to education, or employment.

Tanzanians also face difficulties in building human capital through education, with many still leaving school without the skills which would allow them to gain access to secure employment. In the areas of health and nutrition both groups are lacking, the refugees being particularly vulnerable in terms of the number of meals per day they can afford. As sufficient food is one of the most fundamental human needs, it is a clear indicator of how asset vulnerability and displacement directly impact on refugees Right to the City. The results of the research indicate that some of the urban development policies adopted in Dar es Salam are causing many of the negative conditions which exist in the informal settlements and so worsening the asset vulnerability of both groups.

These included removing children from school, and this was often one of the first adaptation strategies adopted by respondents who needed to reduce costs. This was also a widespread coping mechanism for the Tanzanian group, and although the data for this research indicated that more Tanzanians attended school fulltime than their refugee counterparts, overall the number were still disappointingly low, with a large proportion not continuing on to secondary level. For refugees, the research indicated that the costs of schooling were problematic, but so too was enrolling, and so some respondents had resorted to instructing their children to pretend

to be Tanzanian in order to gain access. This was a risky strategy which could have high costs for the whole family if the children were discovered. In the case of Tanzanians, a proportion of respondents prioritised their children's education over other costs, however many did not, and children attending school was overall viewed as a cost which could be cut rather than an asset which should be protected in a lot of cases. The long-term vision to save money in other parts of their budget in order to allow the children to continue in school was simply not possible for a proportion of both groups, or was not considered that important by others.

Nutrition and health were two other sectors where the data indicated the refugee cohort and a weaker asset portfolio. The results for nutrition in particular were striking as they revealed just under 50% of refugees living on one meal per day, while all Tanzanians had access to at least two meals. The livelihoods challenges facing the refugee group had forced this extremely negative adaptation strategy upon them. This also created health problems and the data collected indicated that both groups suffered from a wide range of illnesses, the most prominent being malaria. This is unsurprising given the poor environmental conditions across much of the informal settlements. Considered together, the health and nutrition levels indicated that the asset vulnerability of both groups was quite high, but especially in the case of the refugee population. Coping mechanisms which both groups adopted to address health concerns was to delay seeking medical attention, or getting medicine from pharmacies without consulting a medical professional in a bid to reduce costs. Public hospitals were often chosen over private ones for the same reason. These adaptation strategies, as in the case of those already discussed previously, serve to further erode the long-term asset base of both groups; surviving on one meal a day will inevitably lead to further illness and weakened immune system, as will foregoing medical attention.

The results of the findings for research question 1 indicate that both the urban refugee and Tanzanian group suffer from asset vulnerability to varying degrees across a wide range of areas. The findings also highlighted that to counteract their vulnerability they adopted numerous different coping mechanisms, with varying levels of adverse consequences. When all the five main assets, physical, natural, financial, human and social are considered together however, it is evident that overall, the urban refugee group are fundamentally more asset vulnerable than the Tanzanian urban poor. Because of this they also resort to more negative coping strategies. This vulnerability seriously hampers their ability to build a sustainable livelihood, and the findings clearly indicate how displacement has a sizeable adverse effect on building a strong

asset portfolio. In the following chapter, these issues are discussed in more detail, examining the institutional governance structures that exist in Dar es Salaam.

Chapter Seven - The Institutional Landscape of Dar es Salaam

7.1 Introduction

The previous two chapters analysed the physical, financial, social and human assets of the refugee and Tanzanian groups. In this chapter, the discussion will focus on political capital and the institutional⁴² landscape in which it operates. Thus, this chapter provides information on, and analyses, the asset vulnerability of both refugees and Tanzanians in terms of political assets and how they use this to exert their Right to the City. The chapter will attempt to answer the research questions 2 and 3:

2. What role do urban government institutions, other stakeholders and policies play in supporting or constraining the Right to the City and reduction in asset vulnerability of the Tanzanian urban poor and urban refugees?
3. Is it useful from an analytical perspective to combine the asset vulnerability framework, the Right to the City paradigm and the concept of displacement in order to meet the aim of the research?

This chapter is based on different types of information and methods of analysis. Information on the institutional landscape was collected through a mixture of key informant interviews with various academics and Tanzanian institutions, in addition to grey materials (as discussed in Chapter 3) such as urban development and refugee policy documents.

7.2 Housing and land actors and policies

7.2.1 Overview

The institutional maps for housing and land issues in Dar es Salaam are complex and involve several actors. As outlined in chapter 4, Dar es Salaam is experiencing rapid urbanisation and expansion of the city. In reaction to the urgent need to provide housing and land, over the past number of years the Government of Tanzania has adopted a process of formalisation as advocated by Hernando de Soto, with the intention that formalising properties would allow capital to be unlocked in the form of loans. As noted by Jenkins et. al (2007), this has proved to be wishful thinking and the result in Dar es Salaam has been the expansion of informality

⁴² Institutions are defined here as “as societal manifestations representing “formal constraints (rule, laws and constitutions) or informal ones (norms of behaviour, conventions) that mould interaction in a society).” (Badjeck et. al, 2009 pg 211).

actors the urban space. When discussing this informality Jenkins et. al. note that “to ‘clean up’ this situation through planning, land rights acquisition, titling and establishing or working regulatory land use controls is in most contexts impossible, even with modern technology such as GPS and GIS” (2007, pg 226).

7.2.2 The Ministry of Land, Housing and Human Settlement Development

The Ministry of Land, Housing and Human Settlements Development (MLHHSD) is the ministry charged with overseeing the urban development of Dar es Salaam. The Surveys and Mapping Division of the MLHHSD carries out all the plot surveys in the city. However, issues related to housing and lands are also dealt with by the respective planning departments of the three municipalities of Ilala, Temeke, and Kinondoni. The municipalities do not answer to the MLHHSD but as part of the local government reforms were made autonomous bodies which answer directly to the Prime Minister's Office Regional Administration and Local Government (PMO RALG). However, although the three municipalities are not part of MLHHSD, they receive a percentage of their funding from the Ministry, and so are not completely autonomous. Dar es Salaam City Council (DCC) also acts as a coordination body between the three municipalities. In addition to this, the National Housing Corporation is a semi-autonomous body of the MLHHSD which acts as its implementing arm in housing provision. The MLHHSD maintains responsibility for the overall planning of the city, such as the recent master plan of Dar es Salaam in 2012, which was inappropriately outsourced to an Italian consultancy (see discussion on this below). Furthermore, the Property and Business Formalisation Programme (*Mpango wa Kurasimisha Rasilimali na Biashara za Wanyonge Tanzania - MKURABITA*) seeks to “facilitate transformation of property and business entities in the informal sector, into legally held and formally operated entities in the formal sector of the economy” (URT, 2016) and so registers and formalises properties and businesses in Dar es Salaam and across the country.

NGOs and CBOs are also particularly important in the provision of land and housing in the city, secure land tenure, microfinance loans and saving schemes. Organisations such as the Centre for Community Initiatives (CCI), Habitat for Humanity and WAT Human Settlements Trust (WAT-HST) are all examples of NGOs which contribute greatly to the provision of housing and land in the city. There are also several policies which are relevant to these issues – the National Land Policy (URT, 1995) and the National Human Settlements Development Policy (URT, 2000) are the key policy documents in this area, along with the National Land

Act 1999 (URT, 1999a) and the Urban Planning Act 2007 (URT, 2007). However, the National Housing Corporation Strategic Plan 2010/2011 – 2014/2015 is also relevant (NHC, 2010), as is Tanzania's Development Vision 2025 (URT, 1999b) and the National Strategy for Growth and Reduction of Poverty II (NSGRP II) (URT, 2010). Problems for urban housing in Dar es Salaam can be categorised in the following way:

- Lack of a coordinated system to provide housing to the fast-growing population of urban dwellers.
- This has led to unaffordability of conventional housing and hence to mushrooming of squatter areas around town municipalities and cities.
- High cost of building materials out of reach for many people.
- Lack of surveyed plots for individual homebuilders.
- Rapid growth of population in cities and towns, has led to overcrowding in dwellings especially for the low-income people, largely compounded with large populations flocking to towns for better jobs and community service facilities.
- Poor conditions of service infrastructure and basic services of water and sanitation pose another challenge of the wellbeing of populations involved, particularly the low-income areas and in squatters. These people are exposed to hazardous living conditions of poor a sanitary environment due to inadequate liquid and solid waste disposal systems.
- Increased numbers of unemployed youths in overcrowded squatter areas has led to another social challenge on law and order with criminal occurrences keeping on increasing due to inadequate employment opportunities as the burgeoning population in towns and cities does not match with economic engagement opportunities (NHBRA, 2015 pg 11).

From the results of the research, the most prominent failure of the various institutions related to the provision of housing and land services in Dar es Salaam appears to be the inability to adequately plan for and safeguard Dar es Salaam from exponential urban sprawl and continuing proliferation of informal settlements. The responsibility for this lies mainly with the MLHHSD, which recognises that the city is growing rapidly but is often failing to prevent the encroachment of the expanding population onto greenfield sites. Several of the experts interviewed highlighted this problem stating that it will have long term negative consequences for Dar es Salam, as once areas have been settled on, it is much more difficult to retrospectively try and install the necessary infrastructure and facilities. It is also creating problems where

residents build on inappropriate sites which may become flooded in the long term. An academic from the University of Dar es Salaam explained why the government is shirking its responsibility on this form of strategic planning and why it was so important:

If you ask me I say I am not concerned about informality in this country personally. I am concerned insofar as urban sprawl, cost of commuting and increasing problems of future management of the city, and governance. That's my concern. But I am not concerned that people are building houses for themselves. Because there is no alternative. We don't have street sleepers here in this country, we don't have people who are homeless in large scale, maybe a few here and there because simply people can put a shelter on themselves they can secure space somewhere and put a shelter for themselves. Its not the best solution, I repeat, its not the best strategy, but in a situation where you are helpless, the state cannot help, the individual have to help themselves and this is the little they are able to do. What you can do as a state and as a bureaucrat is you can say "don't build here, do it there". Here it's for a certain use, this is a valley, its flooding during the rainy season, you lose life and property. You will build a house here in summer, but in rainy season you will lose everything, you have to start life afresh. And the climate change hazards are increasing; you can't predict what will happen in the next 5 – 10 years. We never expect such rain in Dar es Salaam.

The lack of effective enforcement by the Ministry is allowing previously empty areas to be taken over but the population is spreading further out of the city, increasing all the problems of extra commuting distances and pollution. It must be recognised that the 20,000 plots project, while arguably not achieving its original aims in terms of formalisation allowing access to capital, has at least preserved small parcels of the city from further overcrowding and encroachment. It is also important in light of the fact that the Urban Planning Act 2007 states that anyone residing on the land which the government wants to take back must be adequately compensated. However, the failure of the MHLSSD to prevent this further encroachment is a result of it adopting the wrong strategy overall – that of formalisation as endorsed by De Soto. The requirements for formalisation, in terms of conducting 174 land surveys, the financial cost, the very high minimum standards for those new plots developed by the Ministry are all partly to blame for its lack of success in meeting the housing needs of the population. The system as it stands is simply far too cumbersome and slow to be able to respond effectively to the influx of people to the city. The sheer number of people moving to the city has made it difficult to plan how the urban area is going to develop going forward.

The lack of vision in the MHLSSD is also unfortunate as they have failed to recognise the importance of the Dar es Salaam Masterplan. The Ministry chose to give the tender contract for developing the plan to an Italian consultancy rather than a Tanzanian one, despite the wealth of knowledge on urban development matters amongst academics and planners in Dar es Salaam. “The Future City” section of the masterplan highlights the lack of understanding of the foreign consultants who predict that two and three storey buildings will make up 60% of the city, and suggest minimum standards from plots should be 25sqm per person. The masterplan also outlines plans for green areas and sports facilities taking up 40% of “urban centralities”.

There is no discussion throughout the document on how this will be achieved, given that the current level of public space in the city centre is low, and currently low rise, one storey buildings are by far the most common as people do not have the skills or finances to build higher. The lack of realism underpinning the entire, poorly written document, is a prime example of the vestiges of colonialism at work, as described by Jenkins et al. “there is an attitude that the only mechanisms which can be used are the formal modern ones for land use management and planning that have been developed in the ‘North’ and a lack of self-confidence in developing context appropriate solutions” (2007, pg 227). In some instances, this is also compounded by a lack of effective knowledge and capacity to effectively implement locally appropriate solutions. The Ministry is in effect preventing Tanzanians from creating a vision of the city they want to build – claiming their Right to the City, and instead is forcing on them a vision which is damaging, foreign and unwelcome.

As alluded to in the introduction of the thesis, Lefebvre’s idea of the Right to the City was a radical concept, and he clearly specified “It would affirm on the one hand, the rights of users to make known their ideas on the space and time of their activities in the urban areas”, (Lefebvre, 1996 pg 23) something which is being denied by the MLHSD to the citizens of Dar es Salaam. Watson (2009) notes that colonialism was “a very direct vehicle for the spatial translation of planning systems” (pg 173). This is evident in Dar es Salaam, as with other major African cities where she explains the core of the problem; “The guiding vision in these plans has been that of urban modernism, based on the assumption that it has always been simply a matter of time before African countries ‘catch up’ economically and culturally with the West, producing cities governed by strong, stable municipalities and occupied by households who are car-owning, formally employed, relatively well-off and with urban lifestyles similar to

those of European or American urbanites” (Watson, 2009 pg 173). This short-sightedness is clearly seen in the decisions taken by the Government of Tanzania in recent years. The masterplan’s focus and the aesthetics of the city going forward, and the building of luxurious developments is at complete odds with the daily reality of Dar es Salaam, with its flooding, extensive traffic problems and poor housing. It also highlights weaknesses in the capacity of the institution, in that the MLHHS D does not have confidence in its own colleagues to adequately perform the duties required to develop an appropriate masterplan.

7.2.3 The National Housing Corporation

This lack of real acknowledgement of the pressing needs of the urban poor does not just extend to MLHHS D. The National Housing Corporation, the semi-autonomous implementing body of the ministry is also not fit for purpose, in that it spends the majority of its time attempting to provide housing for the middle and higher income brackets despite the fact that these groups are much smaller in number than lower income groups. In the latest NHC Strategic Plan, it aimed to have developed 10,000 medium and high class houses for sale by June 2015, and only 5,000 low income houses. Given that the demand for houses is 200,000 per annum in Tanzania (NHC, 2010), the NHC has failed to meet the demands of all groups quite spectacularly. The NHC’s lack of ability to achieve even somewhat realistic targets for tackling the housing problem means that unless a drastic change of direction is taken, this problem will only continue to worsen as the growth of Dar es Salaam is predicted to continue apace for the coming years. At this rate, the NHC will only provide housing for a very small percentage of the population. As discussed previously, because these structures are modelled on Western type institutions as ways of working, they are unable to adapt to what is required for developing housing in a city such as Dar es Salaam.

There are several reasons why the organisation is not achieving the desired results in terms of housing provision. The argument from the NHC’s perspective is that it is not practical to build on a large scale, as it questioned who the customers and financial backers would be if tens more thousands of houses were developed per year. However, this viewpoint highlights the lack of joined up thinking across the MLHHS D. While on the one hand the ministry is advocating formalisation and the end of slums, its implementing bodies must actively support and be able to achieve this aim. The findings raise questions as to whether the approach adopted by the NHC is the most appropriate in this instance to manage the housing shortage. If customers or financial backers for housing in its current form cannot be found, then it suggests that the

housing products are currently not fit for purpose - they are too expensive, and the financial institutions are inadequately prepared to support the projects. The development of financial products in tandem with the NHC projects is therefore necessary for the strategic plan to succeed. The intention of the NHC is to utilise the profit garnered from selling housing to the middle and upper classes to subsidise the low class housing it produces. However, it is debatable as to whether even at what the NHC considers 'low-income prices' the housing is available to the majority of the urban poor. When discussed during the focus group session the participants were of the opinion that the NHC did not represent their interests:

The NHC is supposed to focus on low income but they couldn't because they can say "we have the house here, for selling, low income they can come to buy". But when they mention the price, it is maybe 50 million TZH. So 50 million TZH for low income people that is too much. Where can I get it? I can save for a period for time and me and my children and my grandchildren can save for buying that and we couldn't be able.

In addition to the issues outlined above, the bureaucracy and very slow process of tendering for planners and designers to develop the housing is a major obstacle to the projects as noted by a senior staff member of the NHC who stated that it took almost 2 years just to tender for planners and designers for projects and get them ready to begin the work. Given that Dar es Salaam's population is currently growing at the rate of 5.6% per annum, this length of time is excessive, and these findings suggest that the minimum standards adopted by the NHC are too high. Questions need to be raised as to why such institutions insist on prescribing to such high minimum standards, and how much long term damage the application of these regulations will have on the majority of Dar es Salaam residents getting access to decent housing in their city.

7.2.4 NGOs, CBOs and MFIs

Non – governmental organisations and community based organisations play an important role in the service provision of housing in Dar es Salaam. They provide much needed support for the urban poor who wish to improve their situation through micro-finance loans and advice on building. Some organisations such as CCI provide technical and financial assistance to those living in informal settlements across Dar es Salaam, in addition to members of the Tanzanian Urban Poor Federation (TUPF). Other organisations such as WAT-HST conduct these activities but also run community mobilisation programmes which teach members leadership, good governance, loan management and empowerment for women. These types of

organisations are separate from the Micro Finance Institutions (MFIs) which focus solely on providing small loans mostly for housing building and upgrading, but also short term loans for items such as school fees and more occasionally business start-ups.

The loans often also help to foster community relations as they are built on trust between those in small groups within the community; by taking out a loan as a small group of people, the peer pressure from the group as well as their knowledge of all the other members means that the money is more likely to be repaid back, as if one person defaults all the members will suffer. To minimise this, assets such as beds or their furniture are offered as collateral in the event a default occurs. There are many MFIs operating in Dar es Salaam, and in addition to those mentioned in this section savings and credit cooperatives (SACCOS) are also very popular, where members are allowed to borrow within the limit of their savings. This type of structure helps to lessen the asset vulnerability of groups on two levels – it allows them to accrue capital either through savings or small loans, and it also builds social capital in the community as it provides a chance for residents who will already know each other in most cases for stronger bonds of trust through the peer groups which take on the loans. For these reasons, MFI organisations are very important institutions for the urban poor, but ones which are still being underutilised in Dar es Salaam, particularly by the urban refugee population.

However, although organisations such as MFIs are popular in the city, the institutional set up for them is less than ideal. The main issue is funding for the MFIs – as they don't accept deposits they must access credit. Due to the lack of regulation of the MFI sector in Tanzania, wholesale credit is not available to the organisations as of yet, and so they have to borrow at the normal rate of interest from financial institutions, which incurs considerable costs. These costs are then passed on to the customer, increasing the cost of loans and also reducing the amount of loans MFIs can give out as their funding is hampered by the financial institutions they borrow from. The director of Tujimbjoke MFI, a recently formed organisation, explained the constraints on accessing capital:

I'm borrowing personally from Akiba commercial bank, for 3 years, I am only getting 5 million (TZH), they can't give me more than that. They are giving me very very tough conditions. I am saying you guys, I have been with you for 3 years. I have never been late in my payments, you cannot even give me 10 million TZH? No because of this,. because of this, so you can imagine. So its very difficult for a fresh client to have a loan from a bank, very difficult. Even for this

company I went to my personal bank which is CRDB, you guys gave me a loan, you know my account, you know the business I am doing. They said “you should have a property which is collateral which is owned by the company”. This company is only 2 years old. How will I invest in a property when I am struggling to get capital? So they can’t give me a loan because I don’t have a property in the name of the company. It’s ridiculous.

In 2000, a Microfinance Policy was introduced after considerable lobbying on behalf of the Tanzania Association of Microfinance Institutions (TAMI), which represents the MFI industry in the country. TAMI hoped to regulate the MFIs in the country through licence provision, however up to now the microfinance policy has not been followed up with an implementation strategy. Therefore, MFIs can still operate in the country with little regulation or knowledge required to start up a business. This lack of an implementation strategy has been coupled with the failure to introduce a microfinance law which would protect consumers and commercial banks from unscrupulous MFIs. This protection would be in the form of regulation through licence provision, as currently anyone can establish an MFI without having sufficient knowledge on microfinance, and as a result this leaves consumers vulnerable to exploitation by organisations who are either inexperienced or actively seeking to take advantage of them. TAMI has succeeded in drafting a microfinance law in discussions with the Government, but this has not been passed into law to date.

These factors have culminated to prevent MFIs from scaling up their organisations and so no clear leader in the MFI market has emerged in Tanzania, although there are several popular organisations including Yosefo, PRIDE and FINCA. This lack of impetus at the macro level on the part of the Ministry of Finance begins the negative feedback loop of asset vulnerability at the micro or household level – the knock-on effects of not passing the Microfinance Law leave the urban poor with less opportunity to access credit in times of emergency, or to use it to strategically build their asset portfolios (for example in the case of taking out small loans to pay for their children’s school fees).

There also exists differing degrees of risk between the various types of MFIs – NGO MFIs are considered to have better governance structure than SACCOs, as the legal framework under which SACCOs are developed is not particularly compatible with financial institutions, but more suitable to non-finance cooperatives, as SACCOS operate under the Cooperative Act. Several of the MFI employees interviewed mentioned the lack of knowledge some people have

when setting up such an organisation, and how this can lead to bad lending practices and increase the vulnerability of the customer who may be loaned money irresponsibly and are unable to pay it back. The Ministry of Finance has attempted to tackle this issue through the Small Entrepreneurs Loan Facility (SELF Microfinance), which is jointly funded by the Ministry and the African Development Bank. In addition to providing loans it also provides training related to working in microfinance for organisations countrywide, while also a key member of TAMI.

The apathy on the part of Government ministries to implement a microfinance law emerged as the most pressing problem from the research findings. This is severely restricting the growth of the MFI industry as a whole and blocking access to credit for many of the urban poor who currently are unable to afford the high rates of interest MFIs are forced to pass on to them due to the lack of cheap wholesale credit. In addition, the lack of regulation of MFIs as a whole leaves the sector open to exploitation by those who are not trained in the working of MFIs. It appears the MFI sector is very proactive through the organisation TAMI in trying to improve the situation in the country, and so the responsibility lies with the Government through the Ministry of Finance to recognise the importance of MFIs to the urban poor. The situation as it stands is a clear example of the linkages at work – the asset vulnerability of the urban poor requires them to access credit, but their Right to the City is being reduced at the macro level by poor Government policy. The adoption of a strong MFI law would open the lines of credit to many residents of Dar es Salaam who need it and in so doing greatly reduce their vulnerability.

7.3 Water and sanitation actors and policies

7.3.1 Overview

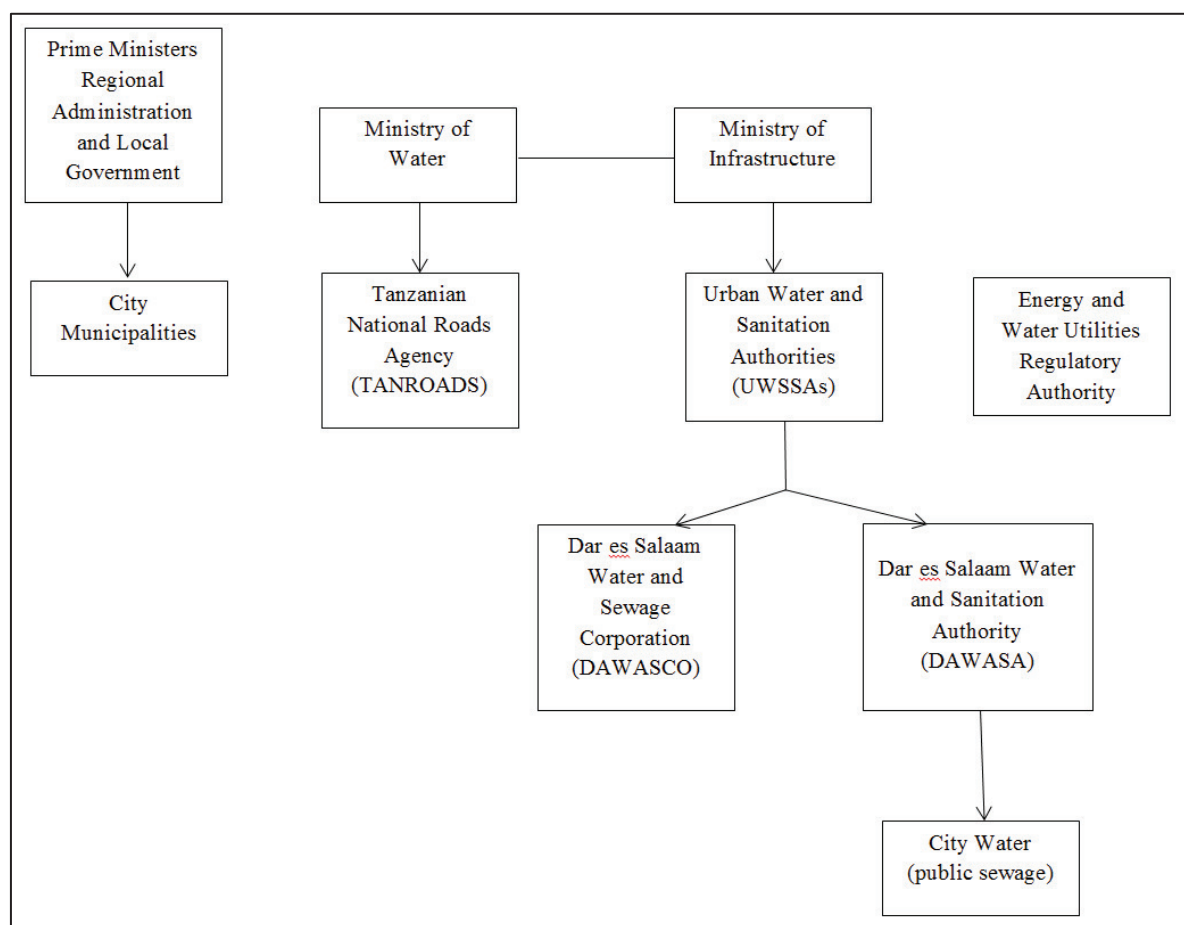
The Ministry of Water oversees the water and sanitation systems in Dar es Salaam, and through the Ministry 19 urban water and sanitation authorities (UWSSAs) across the country are responsible for the management of the main cities' water and sewage infrastructure (Pastore, 2015). In Dar es Salaam, these authorities are the Dar es Salaam Water and Sanitation Authority (DAWASA) and the Dar es Salaam Water and Sewage Corporation (DAWASCO). DAWASA is in charge of the infrastructure and overall planning of water provision, while DAWASCO oversees day to day water operations, and is a parastatal authority (Pastore, 2015). DAWASA was established in 1997 while DAWASACO was established in 2005, after a failed attempt at

privatisation of DAWASA in 2003 resulted in the breaking up of the infrastructure and day to day operations (Pastore, 2015). However, DAWASA maintains responsibility for water and sanitation projects of the urban poor which are not fulfilled from DAWASCO piped water. These areas are instead supplied water through NGOs appointed by DAWASA (See Figure 7.1) (Rugemalia and Gibbs, 2014).

To complicate matters further, stormwater drainage, a serious issue in Dar es Salaam due to regular flooding, is the responsibility of two separate entities completely; the city municipalities of Kinondoni, Tememke and Ilala are in charge of local roads in the city affected by stormwater, while the Ministry of Infrastructure, through the organisation Tanzanian National Road Agency (TANROADS) is in charge of the regional and trunk roads in Dar es Salaam that become affected by stormwater (Pastore, 2015). Yet another organisation, the Energy and Water Utilities Regulatory Authority (EWURA), an “autonomous, multi-sectoral regulatory authority” is responsible for the technical and economic regulation of the electricity, gas, petroleum, natural gas and water sectors in Tanzania (Pastore, 2015 pg 477). For sanitation, which only serves approximately 13% of the city (the remainder use pit latrines or private septic tanks), DAWASA has contracted the service to a private company, City Water. A National Water Policy (URT, 2002) was adopted in 2002 which is still in place countrywide in addition to the National Water Sector Development Programme Phase II Strategy (2014/2015 – 2018/2019) (URT, 2014). These are the main policies and programmes which affect the water and sanitation systems. The effects of these programmes and policy stances in relation to the linkages are discussed in the next section on the institutional landscape, Section 7.3.2.

From the interviews with both the urban refugees and Tanzanian groups, in addition to government officials and academics, several issues emerged as problems for the current system as it stands at household and city level. Amongst these was the lack of adequate infrastructure (ie. piped water, public taps and sewage pipes) to households. In addition to not having enough physical infrastructure, the supply of water was considered to be unreliable and intermittent at best.

Figure 7.1 Institutional mapping of water and sanitation services in Dar es Salaam



Source: The author (developed from grey literature and validated by relevant key informants)

As a consequence of this unreliable supply, when water did come through the public taps, it often resulted in long queues as people tried to fill up as quickly as possible before the supply stopped again – this can often be compounded by a slow running rate of the water. As discussed in Chapter 5, water is often not clean when it arrives through the public taps, or even if it looks clean it may in some cases have become contaminated en-route resulting in illness for those who consume it. This is also the case during periods of flooding where water sources such as wells and poorly secured pipes can be contaminated.

In terms of the management of the infrastructure itself, those pipes that do exist in Dar es Salaam are a decaying infrastructure which suffer from heavy leakage throughout the system, and compounds the problem of short supply. This is further worsened by the illegal siphoning of water by some residents along the pipe route, which in addition to a loss of supply also represents a loss of potential revenue for DAWASCO. The litany of problems outlined above

suggest that as it stands, the institutions running the provision of water and sanitation services in Dar es Salaam are currently inappropriate for the requirements of such a fast-growing city. The next section will discuss in more detail the problems which have resulted in the chronic shortage of water and drainage systems in the urban area.

7.3.2 Institutional landscape

It is evident that the most serious problem pertaining to water and sanitation in Dar es Salaam is the chronic lack of coordination between various organisations, of which there are too many in the first instance (see Figure 7.1). An interviewee summed up the experience of water and sanitation provision in Dar es Salaam in this quote:

They have their...Ministries, they have their coordination units. But the danger is, with the theoretical and practical. How can you meet in the meeting as a coordination unit, without enforceable coordination mandate? Because we meet, we agree. I go back I tell my team, but when my team is working, its working as my team. Your team is working as your team. Who is enforcing? Who is enforcing the coordination? The practical things – people are told to coordinate. Internally they have coordination units, but who is enforcing the other persons? Who tells the other person, stop! This has to start before you do what you are doing. Who has the mandate to tell them that? I don't see us being able to tell DAWASCO stop, because where you are going, I am coming to lay a road. Or, when you are laying a pipe, the other guy comes along and says we are planning to start our work next month, wait for me or provide provision for me. They may tell them, and when you go in the office they are doing it. It's not that it's not happening. They will show you the file, the reference letter, and we wrote to them. Ya we saw them laying the pipe, I told them I had my plan, but who is going to sit down and say, you were told yesterday, you didn't follow.

In the long term, it is not feasible for the vast majority of urban residents for Dar es Salaam to continue to provide for their own water and sanitation requirements. The costs are simply too great – financial, in terms of health problems, and for the general running of the city, as problems such as flooding cost Dar es Salaam dearly both in terms of lost revenue in hours wasted travelling and in damage to infrastructure, even before health costs are calculated. However, it is clear from the quote above that the coordination is preventing work being completed efficiently or in some cases at all. The convoluted existing structure of organisations, coupled with the lack of accountability described is very problematic. It is also key in terms of

the concept of the Right to the City; it is not possible to claim this Right if those who hold access are not able to be held to account. This is the case in the example of water and sanitation. Because there is no one overarching body that is ultimately answerable to the public, it allows for each institution to renege on its responsibility if it so wishes and only work to its own narrow mandate without taking into consideration the wider urban development picture.

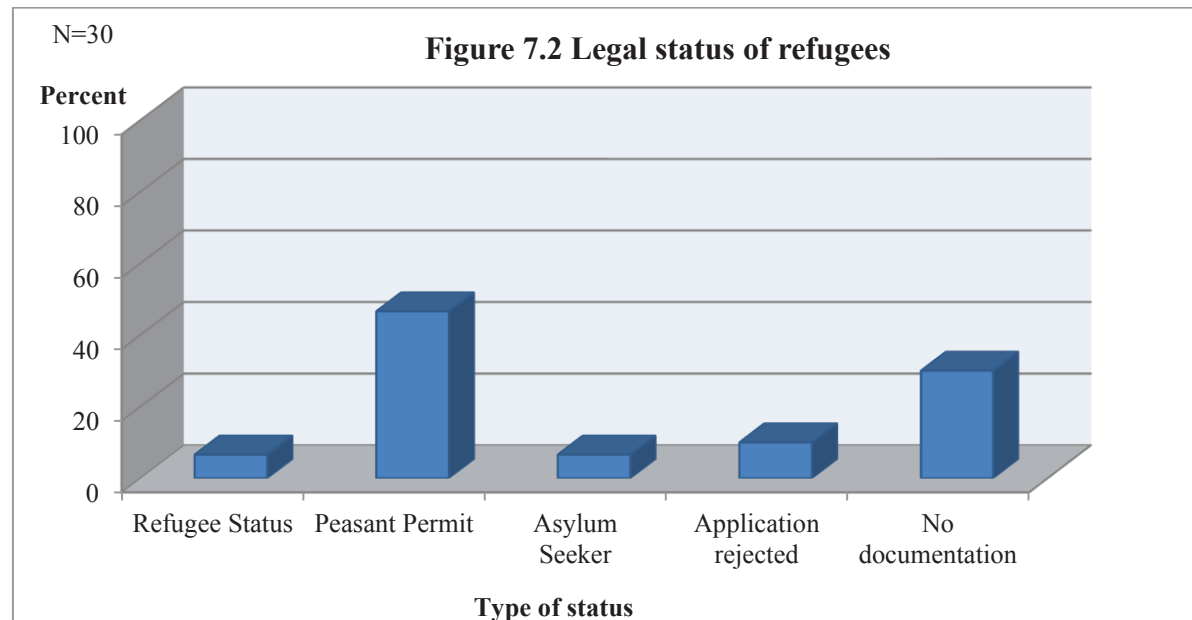
Even with proper coordination, it will take years to provide piped water and adequate sewage systems to the whole of Dar es Salaam. The construction of infrastructure is always time consuming, even in areas without all the inherent problems which come with trying to work in informal settlements, where lack of roads and blocked access can cause issues. What appears to be lost is the obvious connection of city development generally to basic service provision. The continuing sectoralisation of facets of services into various bodies has resulted in the right arm no longer knowing, or it appears caring what the left arm is doing. This can only serve to aggravate the rolling out of service provision to residents in the long term, and in the process considerably deepen their vulnerability. The issues of flooding and water contamination in Dar es Salaam are likely to get worse as the impacts of climate change are more keenly felt in the coming years. Therefore, an overhaul of the institutional framework of these services is urgently required, in addition to an update of the National Water Policy of 2002 (URT, 2002). The Water Sector Development Programme Phase II (URT, 2014) acknowledges the poor performance of some of the institutions, in particular DAWASCO; the figures between 2006 and 2013 do not suggest impressive improvements in either sector: “The water supply service coverage in Dar es Salaam reached 68% by December 2013 from 55% in 2006. Coverage of sewerage services during the same period improved from 17% 2006 to 20% in December 2013” (URT, 2014 pg 45). Therefore, a change in policy with centralisation of the service will be required to show real improvements in the coming years.

7.4 Refugee actors and policies

7.4.1 Overview

Arguably the most fundamental right is the right to existence itself, and it is one which is currently being denied to the urban refugees, at least within the legal confines of the city. As explained in Chapter 4, Tanzania operates a restrictive camp policy for the vast majority of refugees who seek sanctuary with its boundaries. No policy currently exists for refugees to reside in urban areas, with the exception of a very small number who receive camp permit

permissions to do so for access to medical care or educational opportunities. As a result, the majority of refugees who live in Dar es Salaam are there without the camp permit permission, and so are at risk of being returned to the camps in Western Tanzania or subject to deportation if caught. In order to assist refugees who were regularly harassed due to their lack of documentation, AATZ began helping some to apply for a peasant permit⁴⁴ to regularise their status. These permits were originally intended to be used by migrant farmers who crossed over the Congolese – Tanzanian border during harvest time, and only stayed for short periods working in local Tanzanian villages. However, with the help of the AATZ legal aid team, many of the Congolese refugees in Dar es Salaam had their applications for peasant permits accepted up until 2014. As can be seen from Figure 7.2, almost 47% of the refugees interviewed had acquired peasant permits, while the remainder were in various states of precariousness regarding their refugee status, with 30% having no documentation of any description. These peasant permits allowed the holders to stay in Dar es Salaam for two years at a time, when the permits came up for renewal. However, during the course of 2014 the Tanzanian Department of Immigration began withdrawing the permits from holders without any explanation or replacing them with another permit. This left the Congolese refugees in a state of limbo as the peasant permit documentation was preventing them from being harassed by the police.



Source: The author

⁴⁴ Applicants who can apply for a peasant permit are defined by the Government of Tanzania Department of Immigration as “Persons who have resided for a long time in the country as peasants, pastoralist and other legally recognized small scale activities” (Department of Immigration 2016). This permit was available to Congolese nationals only, and was used by agricultural workers crossing the border between Tanzania and the DRC regularly. However, some Congolese refugees also received peasant permits while in Dar es Salaam. These permits were revoked by the Government in 2014.

This situation remains ongoing with no update from the Government service on its plans for the peasant permit holders going forward. Many of the Congolese refugees interviewed were anticipating that in the future no further permits would be issued to them, which would be a major step back and the removal of one of their most valuable assets in Dar es Salaam:

“The peasant permits were very very helpful because before we had a terrible fear living without any permit, now when we got those permits we are free, we can do the things that we want to do, freely”.

The refugee group emphasised repeatedly how important the peasant permits were in making their day to day lives easier. Released from the constant fear of arrest or deportation, they were allowed some stability to begin to rebuild their lives. For those non-Congolese refugees, living in Dar es Salaam was difficult from the very beginning due to their status. Asylum seekers awaited their refugee status determination (RSD) meetings and stayed in the city, while some had already had their RSDs rejected and so had not secured refugee status, but had chosen to stay on in Dar es Salaam in any case.

7.4.2 UNHCR in Dar es Salaam

It is not just the lack of political capital available to the refugees that increases their difficulty, but also the lack of powerful organisations championing issues on their behalf. Although AATZ provides free legal aid to refugees in Dar es Salaam and has been of great help as attested to by the interviewees, UNHCR appears less concerned with undocumented urban refugees. As UNHCR is only mandated to assist those with official refugee status (which many urban refugees do not have), this may partly explain their lack of interest. While there have been some attempts to draft an urban refugee policy to submit to the MHA (as confirmed by interviews conducted with UNHCR, TCRS and AATZ), since the development of the Burundian crisis in Western Tanzania in 2015 UNHCR appears to have shifted its priorities elsewhere. It is also notable that in spite of several publications on the challenges facing urban refugees in Dar es Salaam (Sommers 2001; Williems 2003; AATZ 2011; Pangilinan 2012) to date there has been no successful effort on the part of UNHCR to improve the situation of those refugees who find themselves in challenging circumstances in the city. As a result, the assets of the refugee population are further diminished, as without the aegis of a powerful institution such as UNHCR supporting them, they are lacking the agency to make a noticeable improvement to the circumstances on their own.

It appears that the refugees are aware that UNHCR is not particularly helpful in this instance, with only 40% of participants contacting the organisation. When asked the reason for not contacting UNHCR on arrival in Dar es Salaam, the most common reason given was fear of deportation. Although during the course of this research no evidence came to light of UNHCR being directly involved in the deportation of any forced migrants in Dar es Salaam, stories recounted by several of the refugees told of instances where UNHCR did not meet its mandate to protect refugees. One of the TCRS officials interviewed recounted a case of a young woman who had been raped and become pregnant while at the National Millings Centre (NMC) refugee transit centre in Western Kigoma (Figure 7.3) which is run by UNHCR. She became very ill and came to Dar es Salaam to seek medical treatment with the intention of getting the help from the UNHCR centre in the city. By the time of her arrival she was suffering from a serious case of malaria, U.T.I. and was almost due to give birth. However, as she had not brought her identification and refugee documents with her from the NMC, UNHCR refused to help her in any way. They only directed this woman to the offices of TCRS, who then brought her to hospital where she was treated and delivered the baby two weeks later.

However, TCRS is a relatively small humanitarian organisation that depends on donations for much of its funding. As a result, the staff of TCRS ended up having to pay for the medical bills for the young woman out of their own pocket, as TCRS did not have the available funds and UNHCR refused to contribute any money towards the bill, until after several months of disagreement with TCRS, they finally agreed to take responsibility for the refugee. As the TCRS interviewee explained, this case is just one of many which they encounter, even more so since the outbreak of the Burundian crisis in 2015.

UNHCR could have taken the trouble to check with their colleagues in the NMC to find out the woman's registration details to confirm her refugee status, and have sought to assist her in what is the very reason for the organisation's existence in the first instance – to help refugees. However, the staff in Dar es Salaam chose not to do so. This example, although an isolated incident, highlights the lack of strong advocacy both at the micro level day to day running of UNHCR in Tanzania, which is supported at the macro level by the organisation's refusal to push harder for the urban refugee agenda with the Government of Tanzania. The continuing refusal to release the scoping exercise of urban refugees commissioned by UNHCR to the public two years after its publication is a case in point.

When asked about the reasons for this, UNHCR officials explained that the organisation could not antagonise the government as they could be expelled from the country if they did. However, there is a balance to be set between antagonising and honouring the core mandate of your organisation:

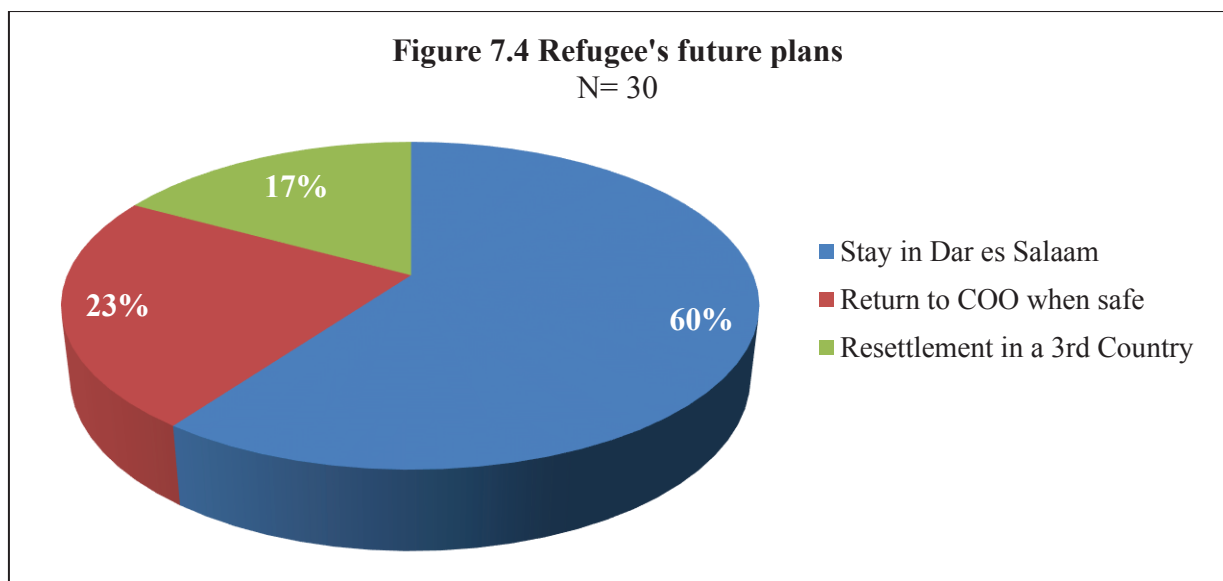
So because of that legal restriction, we could easily get kicked out of Tanzania, if the Government saw that we are trying to go contrary to its policy, and they are very particular in implementing its encampment policy, they are very strict about that. So, in light of that and in respecting that this is their territory and they are the ones that are essentially responsible for the refugees on their territory, UNHCR has therefore not encouraged a robust urban refugee policy.

Figure 7.3: Location of NMC centre



Source: UNHCR, 2015b.

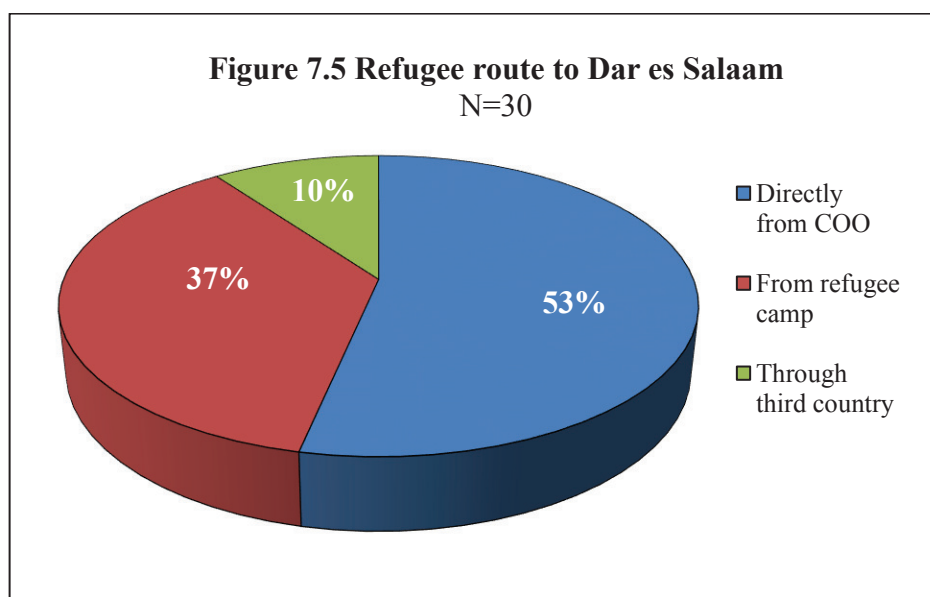
The institutional workings of UNHCR are particularly important as without their support and a strong advocacy effort from the organisation it is highly unlikely that an urban refugee policy will come to fruition in the near future. This is a negative development for the thousands of refugees already in Dar es Salaam, and the many more who are likely to make their way from the now very overcrowded camps in western Tanzania over the coming years. When asked what their plans were for the future, 60% of the refugees intended to stay in Dar es Salaam going forward (Figure 7.4).



Source: The author

The asset vulnerability of the refugee population is quite considerable in this instance, as having UNHCR as an advocate could be of great benefit to the group. It is possible that the position of UNHCR may change over time – the newly appointed UN Secretary General, Antonio Guterres is former High Commissioner for UNHCR, and was widely considered to having performed well in his role, as well as being a strong supporter of urban refugees. Given the global attention on the refugee crisis and his considerable interest in the subject, it is feasible that the further reform and development of UNHCR will be one of Mr. Guterres priorities, and so more engagement with refugee hosting nations such as Tanzania on the topic of urban refugees may be likely. However, it is too early in his tenure to confirm what his plans for the organisation are likely to be.

While the role of UNHCR is very important for the future protection of urban refugees, it is also important to note that the majority of refugees did not come to Dar es Salaam through UNHCR-run refugee camps, but directly from their countries of origin (COO) (Figure 7.5). All refugees interviewed were displaced from their COO's because of violence, many having suffered traumatic events such as separation from their children, killings of family members and rape. Their reasons for not going to a refugee camp ranged from being unaware of their existence, to having heard stories of the poor conditions in the camps and deciding they would have better opportunities in the cities. This was corroborated by the refugees who had been in the camps and had chosen to leave – 37% of all refugees' interviews has left the refugee camps, mostly because of the poor conditions, although for several it was due to safety or medical reasons.



Source: The author

These results again highlight the shortcomings of UNHCR not just in urban areas but also in the camps, where refugees do not feel they are receiving an acceptable level of basic services and security to allow them to stay there. However, the lack of independence in the camps must also be considered as a factor in this, as refugees are not allowed to work and are confined to the campsites, leading a pitiful existence in many instances. Even the government official at the Ministry of Home Affairs acknowledged the circumstance in the camps were not ideal:

“And to be very honest, frankly speaking from my own personal opinion having worked in the camps for many years, I think the idea of encamping human beings for 15 years, feeding them, just let them do nothing, to be very honest its monotonous. I am convinced that we need to

revisit that. We might now allow them to come to the towns, but I think they should be allowed to do some temporary kind of work where they can also earn a living and subsidise their..because besides the fact that they provide them with the same food year in year out. If you have to live on rice and beans, and maize for 5 years, as a human being it's a terrible thing. So they need to subsidise their food. There are all human reasons why they come out of the camps. And to be honest they are quite right in this".

The changing nature of displacement, which is pivoting towards urban areas therefore must develop in tandem with a more robust policy landscape from organisations such as UNHCR – if the services it provides in camps are not sufficient or amenable to refugees, then a much more concerted effort must be made to provide alternative options for refugees in cities such as Dar es Salaam.

7.4.3 The Ministry of Home Affairs Department of Refugees

The Ministry of Home Affairs (MHA) Department of Refugees is the government organisation which oversees refugees in Tanzania. As outlined in Chapter 4, the 1998 Refugees Act and 2003 National Refugee Policy which are implemented by the MHA outline an encampment policy for the majority of refugees. The Department of Refugees appears to have become less open since the appointment of Dr. John Malagufi as President of Tanzania. The MHA website has been updated to now only be shown in Swahili, where previously it was available in both Swahili and English, and all information pertaining to the Department of Refugees has been removed from the website. The Department oversees the National Eligibility Committee (NEC) in Tanzania, which adjudicated on whether asylum seekers will receive refugee status (i.e. those who are not granted *prima facie* status). UNHCR sits on the committee and advises the NEC on whether to grant refugee status or not, but it has no power and the final decision remains with the NEC to decide who is classed as a refugee. The committee is made up of members from across government such as the office of Foreign Affairs, the Prosecutors Office and the Prime Minister's Office, but the majority are from the MHA itself. Asylum seekers and refugees can apply for temporary absences from the camp for up to 14 days. Individuals who obtain such permission generally receive this authorization for medical treatment unavailable inside the camp, specific and serious security risks in the camp, or for higher education or employment opportunities.

Decisions by the Ministry of Home Affairs (MHA), the government ministry responsible for migration and refugee issues, to allow an asylum seeker or refugee to temporarily leave the camp are completely discretionary; there is no requirement for MHA to provide reasons for rejecting an applicant's request and the applicant cannot appeal MHA's decision (AATZ, 2015). Under Article 26 of the Refugee Convention, refugees and asylum seekers lawfully in the host state have the freedom to choose their place of residence and to move freely within its territory. In order for restrictions on Article 26 to be lawful, they must apply to other categories of non-citizens, not only asylum seekers and refugees. The State's de facto compulsory encampment policy contravenes this obligation. Tanzania's Refugees Act also violates Article 26 by limiting the freedom of movement of asylum seekers and refugees, while other non-citizens do not face such limitations (AATZ, 2015).

The 1998 Refugees Act is largely silent about refugees' access to self-employment. However, the policy states that "the government will allow small income generating activities to be undertaken within the camps." (AATZ, 2015 pg 8). In line with the policy, only refugees can engage in small income generating activities such as operating hair salons and barbershops; however, asylum seekers are not permitted to work inside the camps. Outside the camp, neither refugees nor asylum seekers are permitted to engage in lawful self-employment. This greatly increases the asset vulnerability of refugees as working is the only form of income generation for the majority of the group. Without this, they are severely limited in terms of what actions they can take. In this instance, the Ministry of Home Affairs is actively and comprehensively preventing refugees from claiming their Right to the City. The MHA realises that even for those who do take a chance and leave the camps for urban areas, their options are so limited by their lack of documentation and rights to work that it will be difficult for them to prosper. By creating such a hostile environment, the Ministry is furthering not only asset vulnerability, but dependency on organisations such as UNHCR and NGOs to provide for the refugees instead of allowing them to earn for themselves, and take back some agency over their lives.

All foreigners who are employed in Tanzania, including refugees, must have a Class B residence permit, which costs \$2,000 USD. Until mid-2015, refugees experienced difficulties in obtaining such permits from the Immigration Services Department of MHA because most could not afford to pay the high fees. Also, only the Immigration Services Department of MHA granted work permits pursuant to the Immigration Act, 1995, which does not include any provisions on work permits for refugees. The Refugees Act provides that the Director of

Refugee Services has discretion to grant work permits to refugees; however, in practice this does not occur because there are no regulations describing how the Director should grant these permits. The Immigration Act also provides that the applicant may appeal to the Minister responsible for immigration matters, currently the Minister of Home Affairs, regarding the refusal of a residence permit. Recently the State has taken steps to increase the accessibility of work permits for refugees. The Non-Citizens (Employment Regulation) Act 2014 (URT, 2014b) waives Class B residence permit fees for refugees and grants permission to the Labour Commissioner to provide these permits. Additionally, MHA is drafting regulations under the Refugees Act to provide guidance for the Director to grant work permits to refugees.

However, refugees still experience significant barriers to accessing the right to wage-earning employment. Refugees cannot satisfy many of the requirements to obtain a work permit by virtue of their forced displacement. For example, work permit applicants must demonstrate proof of their academic qualifications; often refugees cannot prove their national qualifications because they did not bring the relevant documentation to Tanzania. Although assessment of whether a refugee has the required skills for a job position is essential, providing proof of academic credentials should not be the only method to determine an individual's qualifications. For example, if a refugee cannot provide academic certificates, he or she could sit an exam to assess their capabilities. Applicants also require an employer sponsor; this is impracticable because many refugees cannot meet employers as they must reside in refugee camps and do not have social connections in Tanzania. Even if a refugee satisfies the requirements for a work permit, neither the Immigration Act nor Refugees Act requires MHA to grant this permit. The decision is completely discretionary and MHA does not have to provide reasons for its decision.

The fact that the Department of Refugees is re-examining the Refugees Act to include an urban component is to be welcomed. It suggests that the MHA is responding to the changing landscape in Dar es Salaam and other cities in Tanzania. However, as the section above outlines, the MHA has still enacted policies which are very disadvantageous to refugees, and directly affect their Right to the City.

7.4.4 Refugee NGOs

The NGO organisations which cater to the urban refugee population in Dar es Salaam provide a critical level of support to the population, as testified by the interviewees and focus group participants for this research. The two main organisations in this category are Asylum Access

Tanzania (AATZ) and the Tanganyika Christian Refugee Society (TCRS). Ezra Ministries of Tanzania (EMT) also provides a lot of support to groups in one case study area in particular. In the past year, the International Rescue Committee (IRC) has begun to develop its urban refugee programme in Dar es Salaam, but the project is still in the nascent stages and its existence and not yet impacted the urban refugee population to any great effect. However, AATZ and TCRS have helped reduce the vulnerabilities of urban refugees through several means. AATZ provides free legal aid to refugees and so has been instrumental in releasing many of them from custody, in addition to representing them in their claims for asylum and in their application for peasant permits in the case of Congolese refugees.

It has also advocated tirelessly on behalf of the group to have an urban refugee component incorporated into the 1998 Refugees Act. Most recently, it has begun to develop a livelihood programme for urban refugees in Dar es Salaam, which it hopes will further lessen the group's vulnerability by getting them access to paid employment. As an organisation, AATZ has considerably reduced the asset vulnerability of the urban refugee population, in addition to fighting for their Right to the City in the form of advocacy and legal representation of the refugees where necessary. Without an organisation like AATZ championing the right of refugees, there is little doubt from the results of this research that their lives would be even more difficult than they presently are.

TCRS has also been very beneficial to the population in acting as a safety net in times of crisis such as healthcare emergencies. The staff based in Dar es Salaam are very experienced, many having worked with the organisation for over 20 years, and having also spent considerable length of time in the refugee camps in Western Kigoma has made them very familiar with the asylum system in Tanzania. The findings from the research have indicated that the refugees respect and trust the organisation and its staff, and recognise how helpful such an organisation in Dar es Salaam is to them. TCRS is also a key organisation in the institutional landscape and maintains close professional ties with UNHCR, which allows it to intervene with refugees UNHCR is unwilling or unable to assist.

EMT has also provided training to refugees in the form of classes and previously founded the Refugee Self-Reliance Initiative (RSRI) which aimed to develop livelihoods for refugees in the city. This organisation was set up by a Congolese refugee who established both a tailoring mart making clothes and a small farmer's mart selling mostly chicks to help supplement refugees'

incomes. However, RSRI was shut down by MHA officials who feared that it would encourage refugees to settle permanently in Dar es Salaam. While the research findings indicate that until very recently the MHA has been happy not to encourage refugees to come to Dar es Salaam, both AATZ and TCRS indicated that they generally had a good relationship with the Ministry; neither NGO was ever forced to disclose information about refugees without legal status, and were not discouraged from continuing their work. It appears that while the creation of an organisations such as RSRI crossed a line for the Ministry of Home Affairs, for the most part it has been relatively ambivalent towards the organisations supporting refugees, legal or otherwise in Dar es Salaam. This level of goodwill on the part of the Government has been of great benefit to the refugees in strengthening their asset portfolios in the form of social and safety networks through AATZ and TCRS . Inevitably more could be done to strengthen the position of these organisations within the institutional landscape such as the government providing financial support for their programmes. However, the tacit allowing of the existence of such organisations by the government is still of benefit to the urban refugee population in Dar es Salaam.

7.4.5 East Africa – A vulnerable region

The vulnerability of refugees in this instance is also augmented by circumstances outside of their control; that is the refugee crisis in the East African region as a whole. Currently Tanzania is hosting over 200,000 mostly Congolese and Burundian refugees, but Burundian refugees are also fleeing in large numbers to Rwanda, which has already caused some violence between the Hutu and Tutsi groups there, in addition to Uganda hosting thousands of South Sudanese fleeing violence. The Democratic Republic of Congo is currently hosting Burundian refugees, while at the same time small numbers of Congolese are fleeing to other countries for refuge. In addition, Kenya has repeatedly threatened over the last year to expel all 300,000 plus Somali refugees from the Dadaab camp in the North west of the country due to lack of adequate financial assistance from the international humanitarian community in supporting the population.

When one looks at the East African map just now, all of the host countries (several of which are also refugee producing countries) are under pressure from large numbers of refugees entering their regions, but also the potential security implications this may have. There is no question that this context will have implications for the long-term policies adopted by the Government of Tanzania. As discussed in Chapter 3 of the thesis, Tanzania has long been a

generous host to refugees from neighbouring countries, but this generosity has its limits. Given that all attempts to even begin proper peace talks have failed to date in the case of the Burundian crisis, it is unlikely that it will be solved in the near future. Therefore, Tanzania will bear the burden of hosting over 200,000 refugees for years to come. How long it will continue to do this remains to be seen. However, if security issues arise as a result of the refugee population, or if its neighbour Kenya follows through on expelling the entire Somali refugee population, Tanzania may well reconsider its welcoming policies.

7.5 Conclusion

This chapter attempted to analyse the asset vulnerability of both refugees and Tanzanians in terms of political assets and how they use this to exert their Right to the City. The chapter examined the results in order to answer the research questions 2 and 3:

2. What role do urban government institutions, other stakeholders and policies play in supporting or constraining the Right to the City and reduction in asset vulnerability of the Tanzanian urban poor and urban refugees?
3. Is it useful from an analytical perspective to combine the asset vulnerability framework, the Right to the City paradigm and the concept of displacement in order to meet the aim of the research?

The livelihood strategies adopted by the refugee population of Dar es Salaam acknowledge the complexities of managing complex asset portfolios, but their choices are clearly limited in comparison to their Tanzanian counterparts, who are themselves vulnerable – “Those with more assets tend to have a greater range of options and an ability to switch between multiple strategies to secure their livelihoods” (DFID, 1999, pg 6). Refugees’ ability to accumulate the five main assets as noted by Moser (1998) is seriously curtailed by their lack of another asset: political capital, and as Chambers and Conway (1992) notes, the problem is not just of assets but entitlements - their lack of rights means that the assets they do have, such as labour and education can, and indeed are, being significantly eroded, while those assets which they aspire to accumulate (such as housing) will likely never be realised due to government policies which do not recognise them as having a Right to the City.

The insecurity of their lives and their dependence on often one single asset, their labour, to survive means that any shocks or negative occurrences has an extremely negative effect on their ability to survive let alone prosper. Their vulnerability is deep seated and inter-

generational, as their lack of political capital is often passed on to their children, who will also be excluded from accessing many of the rights of their Tanzanian neighbours. The important linkage to make from this is the connection between the different levels of power; how asset vulnerability at the household level can have an impact on the asset accumulation policy at the state level and vice versa. Legitimising the existence of the urban refugee population in the city is the first step that is required to allow them to begin accumulating assets. Without the regularizing of their status, it will be extremely difficult for refugees to develop any of the other main assets discussed. The recent survey undertaken by the Government suggests that it may now be considering a change to the refugee policy, and hopefully any amendments will take into consideration the very real concerns and needs of the urban refugees of Dar es Salaam.

Other stakeholders play a key role in the level of access which Tanzanians and urban refugees get to the City. Stakeholders such as neighbours, friends, employers, NGOs, CBOs and UN organisations all have varying roles to play in the lives of both groups which have significant impact on their fortunes. The research findings uncovered that social capital can be a great antidote to asset vulnerability, and in this instance the Tanzanian urban poor have considerably more social capital at their disposal. Due to their wider network of friends, relatives, and neighbours which they can trust, they find it easier to borrow money, or get some help with work or child-minding duties for example, than the urban refugee cohort. In the case of the refugees, many arrived with at best a small tight knit family group. Because of the precariousness of their situation due to their legal status, this results in them being extremely cautious about who and what type of friendships they make, as these relationships may leave themselves exposed to blackmail.

However, although urban refugees do not have the same family and friend networks, this is somewhat substituted by the work of NGOs such as AATZ and TCRS. Both organisations work tirelessly on behalf of the urban refugee population and are held in high esteem by the group generally. However, both organisations are under resourced and under constant pressure of tight budgeting, and so are not always able to meet the demands for their services. When it is the case that the funds are not available to help refugees, there is no other line of help available to them. Therefore, these organisations play a vital role in sheltering the refugees from the isolation of having no support network. In addition, AATZ in particular acts as a conduit to getting access to the Right to the City, by advocating for the group, and actively pursuing avenues which will allow them to acquire assets such as peasant permits. This is also the case

with the NGO CCI, which provides a lot of opportunities and support through its Jenga fund, which provides loans at group level in addition to training on subjects such as hygiene and sanitation in the home. CCI also provides training on climate change and flooding, which is very important in the case of Dar es Salaam. This education will undoubtedly lessen the vulnerability of people to flooding, as they learn what areas they should not build in, and not to rent out houses in certain areas during the dry season, which can be deceiving. The connections of CCI with Slum Dwellers International allow it to get access to the latest training and new methods in urban development and pass this on to its members.

Arguably one of the most significant findings in relation to the other stakeholders is the lacklustre involvement of UNHCR in lobbying on behalf of urban refugees. Here a lack of vision is evident in the organisation's thinking. UNHCR is unwilling to push the Government of Tanzania on the topic of urban refugees for fear of being asked to leave the country, and so places its own survival above those it is mandated to represent. Indeed, the findings pose the question if UNHCR, in spite of producing several policy documents championing refugees' right to live in urban areas, actually really supports this approach. In considering the actions of UNHCR through the examination of the results, there is a sense that while on the surface the organisation appears to be acting as it is expected to by producing certain policies and conducting surveys, it is not really acting in the *spirit* of how a UN organisation mandated to protect refugees should act; not at the micro level, where it casts aside sick refugees to NGOs, and not at the macro level, where it shirks from advocating for their rights to government bodies. The results indicate that before it is anything else, UNHCR in Tanzania is an organisation of self-preservation, and consequently the opportunity for refugees to claim their Right to the City is diminished as a result.

The main research findings to emerge from examining the government institutions and policies at work in Dar es Salaam are that; 1) the institutions and policies have significant influence over how difficult the livelihoods of both the Tanzanian urban poor and urban refugees are; 2) There is a mixture of situations where institutional arrangements and policies in Dar es Salaam are either actively or through unintended consequences increasing the asset vulnerability and constraining the Right to the City of one or both groups. The most salient issue to come to light is that the Government of Tanzania is doggedly continuing its advocacy of formalisation in spite of significant evidence indicating that it is not achieving the results needed to solve the housing problem in Dar es Salaam, and is not the right type of approach generally, as it

continues the importing of Western developed ideas to sub-Saharan Africa, which has been ongoing since colonial times. The current institutions are not able to adapt quickly enough to the rapid urbanisation and outward growth of Dar es Salaam, as the MLHHSD continues to adhere to high minimum standards and laborious processes of obtaining planning and building permissions. This failure of the MLHHSD is equalled by the semi-autonomous National Housing Corporation, which too directs too much of its focus on middle and higher income housing, despite 80 % of Dar es Salaam consisting of informal settlements. The MLHHSD is failing in one of a few areas which it could really make a noticeable difference – enforcement, by at least controlling *where* residents are going to build, even if it is unable to stop them completely, or force them to build houses to Western standards.

Instead it is focusing its attention on formalisation programmes while thousands of people arriving in the city resort to building on floodplains or other inappropriate sites. The National Housing Corporation too is not fit for purpose in its current form as in reality it serves only a small percentage of the population who can afford the housing it builds. Consequently, these organisations and the policies they impose are making it much more difficult for both the Tanzanian urban poor and the refugee group to claim their Right to the City, or reduce their asset vulnerability through securing housing. The unwillingness or inability of these institutions to identify strategies which are not working and amend them at the macro level is resulting in a negative feedback loop at the household level for both refugees and Tanzanians. The urban institutions seem to be unable to recognise that rapid urbanisation, the growth of informality and displacement are not unconnected forces but must be addressed holistically. The piecemeal approach of each institution answering solely to its own prescribed mandate without considering the wider implications does not bode well for the future of Dar es Salaam.

A perfect example of this silo mentality is evident in the case of the MFIs working in Tanzania. MFI loans could significantly reduce the asset vulnerability of both Tanzanians and urban refugees in theory. It would open up a plethora of opportunities for both groups to improve and buy housing, set up small businesses and invest in various forms of assets such as education for their children. However, the sector has been constrained by its inability to access cheap credit which it could then pass on to its customers. This issue could be solved in Tanzania if the Government passed a Microfinance Law which would guarantee investors more security and so allow the institutions access to cheaper credit. Yet despite developing a microfinance policy in 2000, the Government has still not passed this law 16 years later, even with sustained

pressure and the drafting of the law by the Tanzanian Association of Microfinance Institutions. It appears that the Ministry of Finance is either unaware of the connections between MFIs and helping resolve issues such as the housing crisis; or does not deem it to be an important issue. Whatever the underlying reason, institutions acting in this apathetic manner serve to greatly increase asset vulnerability of groups like refugees in particular, who often have no safety net in times of crisis. The Government's indifference to prioritising the Microfinance Law is in effect stating that these people do not matter, their Right is not acknowledged; powerful people will never need access to microfinance, therefore it is not a priority.

The institutional shortcomings described above can also be attributed to other sectors of urban development, including water and sanitation. However, unlike in the case of MFIs, the water and sanitation institutions suffer from poor cross-coordination, overlapping, unclear mandates and general lack of clarity and vision on how and in what way the water and sanitation sectors in Dar es Salaam should develop going forward. The research findings brought to light in this instance that poor governance is one of the main reasons for the failings of the many bodies with responsibility for Dar es Salaam's water and sanitation. There is no one institution wholly responsible and so as a result each organisation follows its own agenda with little regard or consultation with other sections. The silo mentality adopted by each body indicates how they project their narrow idea of 'the City' onto the powerless residents. The results highlight the negative feedback loop at work, and while apathy on the part of the institutions to come together is certainly part of the problem, the sector is not actively trying to prevent the Tanzanians and refugees to get access to basic services – rather these organisations have, separately, failed to realise the importance of having a central organising body to oversee the workings of such key infrastructures in the city.

Indeed, that is one of the key findings of the research, that is that many of the urban institutions do not recognise 'the City' of Dar es Salaam at all (and so therefore cannot advocate that people claim for it), they only acknowledge their role as one cog in a much larger process. This mental fragmentation of the notion of what urban development, and of what the urban space should look like at the macro level unintentionally prevents urban dwellers from exercising their Right to the City at the micro level, and in so doing also increase their urban vulnerability. The root cause of this however, is the lack of a key urban planning component from all of the Tanzanian institutions working in Dar es Salaam – a great vision. While masterplans and national policy documents are written, it is very evident that in reality no ethos or even awareness exists at

institutional level to work towards a grander vision, or even some coherent goal. Instead a firefighting approach has been adopted at the macro level, which for the Tanzanian and urban refugees has translated into a lot of scorched earth.

The institutions which interact with urban refugees in Dar es Salaam, most notable the Ministry of Home Affairs Refugee Services Department and UNHCR have considerable influence in how difficult life will be for refugees in terms of exercising their Right to the City. To a lesser extent AATZ and TCRS lessen the asset vulnerability of the group by providing much needed emergency support and advocacy. The research findings concluded that the Department of Refugees has imposed significant impositions on refugees; by restricting the majority to camps, preventing refugees from working in the formal sector and revoking the peasant permits which provided some level of security to Congolese refugees. Nonetheless, in comparison to other institutions, the MHA must be commended in that the Tanzanian Government continues to welcome such a large number of refugees to the country in the first instance; even confined to camps the number of refugees places a considerable burden on the Tanzanian Government. In addition, the MHA has taken proactive (if somewhat slow) steps to acknowledge the existence of urban refugees, and amend the 1998 Refugees Act to reflect the changing times. The implementing of a law which allowed urban refugees to reside in cities legally would dramatically reduce the asset vulnerability of refugees, while concurrently allow them to exercise their Right to the City in a much more comprehensive manner. However, the revoking of peasant permits in 2014 before any decision has been taken on the amendment to the 1998 Act was an example of the nexus interacting once again, with negative consequences for the refugees.

Chapter Eight – Research Conclusions and Contributions

8.1 Introduction

This chapter represents a summary of the research purpose, conclusions and recommendations and a discussion of the main findings of the thesis. The chapter also reflects on the research contributions to theory, methods and knowledge, followed by a summary of the research limitations. The chapter concludes with an agenda for relevant future theoretical and empirical research. The following section will explain in more detail the purpose of the research by providing a brief overview of the research questions, to be followed by more in-depth discussion of the nexus between asset vulnerability, the Right to the City and displacement.

8.2 Research purpose

This research has explored asset vulnerability, displacement and the Right to the City in the context of Dar es Salaam, Tanzania drawing on international theories and practices. The research has critically reviewed the literature on each of these three concepts, in order to develop an understanding of the complex relationships which exist between them at both the micro and macro levels. This conceptual framework provided the foundation to conduct fieldwork in Dar es Salaam to collect data which would allow the contribution to existing theories from the results. To answer the first research question (*What adaptation and coping practices are urban refugees and the Tanzanian urban poor developing to tackle the livelihood challenges associated with asset vulnerability in informal settlements?*), this research assessed the level of vulnerability using Moser's asset vulnerability framework as a tool to collect relevant data for determining their asset portfolios and the mechanisms they adopted to prevent reduction of these assets. The research uncovered that although overall the Tanzanian residents of the informal settlements were not as asset poor as their refugee counterparts, they still struggled considerably in some areas to develop strong asset portfolios which would reduce their vulnerability. In the sectors of health and education there was little difference between the two groups when comparing many indicators, and this highlights the importance of urban institutions and policies, examined in the second research question; which is that being a citizen of a city, or state (in the legal sense) does not automatically confer upon you the *Right to that City*. While the Tanzanian urban poor and urban refugees can stake their claims on that right on rare occasion, through acts such as stealing piped water, or pretending to be Tanzanian citizens to allow their children access to schools, for the most part the institutions and policies

in place are at best unhelpful, and at worst actively preventing one or both groups from making their claim on the City.

In the Dar es Salaam context, this research found a relationship between the level of asset vulnerability at the micro / household level and institutional weaknesses at the macro level, which also answers the second research question (*What role do urban government institutions, other stakeholders and policies play in supporting or constraining the Right to the City and reduction in asset vulnerability of the Tanzanian urban poor and urban refugees?*). In addition to the fieldwork data collected, this research question was answered through the critical examination of grey literature and policy documents on the current institutional structures in Dar es Salaam and wider Tanzania where appropriate. The research fieldwork collected data from local NGOs and CBOs, municipal authorities, UN officials and academics in Dar es Salaam who were involved in working with the Tanzanian urban poor and urban refugees. The results uncovered that these other stakeholders have a significant impact on the overall asset vulnerability of both groups, and could greatly increase their claim on the Right to the City in some instances, such as through advocacy efforts at government level, or direct action on the part of the stakeholder to help increase the assets of the group, for example were AATZ helped Congolese refugees to get peasant permits.

To answer research question three (*Is it useful from an analytical perspective to combine the asset vulnerability framework, the Right to the City paradigm and the concept of displacement in order to meet the aim of the research?*) it is only through the process of examining the fieldwork data in conjunction with the literature on each of the concepts that the utility of this approach could be examined. The results of the discussion throughout the course of the thesis indicate that this merging of three concepts, “the nexus” has indeed proved to be fruitful in providing a deeper understanding of how interactions at different levels can have profound implications through feedback mechanisms and as a result of poorly designed policies. However, as these three concepts have never been considered in tandem previously to the author’s knowledge, the output of this thesis can only serve as the nascent stage for using this framework to contribute to existing theories, and should be viewed as such; a building block in the attempt gain a greater understanding of the lives of vulnerable urban populations.

8.3 Research contributions to theory, method and knowledge

It is the ambition of the author that this thesis can inform strategies and policies for achieving a shift in focus from concentrating on providing services for refugees in remote camps, and developing an effective framework to adequately provide for their basic needs within an urban context, in harmony and conjunction with the needs of the host population. With the predicted growth of urban slum populations and the recent accelerated growth in refugee numbers (UNHCR, 2016a), it is crucial that organisations adapt to the changing circumstances and understand the vulnerabilities these groups face in urban areas. Recognising that the needs of the host population are often equally, if in some cases not more pressing than refugees is also very important. The competitive nature of the urban landscape inevitably pits groups against each other when resources are in short supply. Therefore, consultations and collaboration with both groups is essential in any programme development to avoid resentments building. In conjunction with this, the research indicates that further information is required on the lives urban refugees lead. Many Tanzanians were not even aware there is a sizeable population of refugees in Dar es Salaam, and so know very little of the struggles they face. More information, if distributed in a sensitive manner, could help to foster the goodwill of the Tanzanian population, which is evident from the interview and focus group discussions, but is possibly held back through lack of information – and so fear of the unknown.

The thesis hopes to inform strategies on the necessity to develop policies which meet the needs to both groups equitably, and in partnership. This has been achieved by providing recommendations on ways in which local governments, city agencies and local and international NGOs may develop opportunities for the urban poor to gain adequate access to land, basic services, employment and shelter. This is particularly relevant for countries like Tanzania, which act as a stable host for thousands of displaced in a generally volatile region. Therefore, understanding how best to accommodate the needs of the urban poor, displaced or otherwise, will be key in preventing the growth of slums, inequality and segregation in the long term.

To theory

This research contributes and adds to existing theory on rights and livelihoods approaches, and how this can be further incorporated with the asset vulnerability framework, the Right to the City paradigm and the concept of displacement. This is based on a critical analysis of the

existing literature and the results of the data collection within the specific context of Dar es Salaam. The thesis examines the nexus at both the micro (household) level and the macro (city/state level) and how policies interact at both levels. This interaction is considered within the nexus (Figure 8.1) of the three key components. The neoliberal approach to urban development planning adopted by the Tanzanian government is criticised and the thesis emphasises the need to review this approach, in addition to considering the policy implications of accommodating a large urban refugee population in Dar es Salaam.

To method

The thesis contributes to method by emphasising the importance of the case study approach in conducting in-depth analysis, particularly in a context such as Dar es Salaam where reliable statistics and information are not available on the refugee population. Although this method is not innovative, in this instance it proved effective in providing in-depth analysis of the research topic. Flyvbjerg's critical case study approach and its related primary data collection methods used in this research played a complementary yet essential role in overcoming the lack of data available on urban refugee population in Dar es Salaam. Therefore, the thesis emphasises the importance of a case study research as a parallel approach to literature based research and statistical surveys. It also examines in depth the many difficulties and limitations which research conducted with vulnerable and marginalised populations face, and how these were minimised where possible.

The use of Flyvbjerg's critical case study method is, on reflection at the conclusion of the research the most appropriate for this type of study. Chapter 3 reviewed in depth both the advantages and shortcomings of adopting this type of approach, the most prevalent criticism of the case study method being that it is not generalizable. However, the findings of this research, while not generalizable to the wider Tanzanian urban poor and urban refugee populations, nonetheless provide in-depth knowledge and insight into some of the challenges which populations such as these can face. In addition, the theoretical analysis and contribution to the existing theories of asset vulnerability, displacement and the Right to the City which have been produced from the findings of the research remain valid even if not statistically significant; they can provide the starting foundations for the building of more practical approaches to addressing the challenges of vulnerable populations. The prevalent discourse that quantitative data provides more reliable data for better informed policy production has not

yet been robustly substantiated in relation to vulnerable populations such as refugees, and so the use of qualitative research methods such as Flyvbjerg's critical case study has been proven to be beneficial in the case of this Ph.D. thesis.

The research also contributes to knowledge through its in-depth consideration of the ethical dilemmas related to researching vulnerable groups. Chapter 3 extensively discusses the many difficulties which researchers must consider with this type of research; it also importantly asks if researchers should be undertaking this method of research at all – given the evidence which highlights that participants can feel exploited, and can become distressed by to the nature of questioning. It raises serious concerns as to whether the end justifies the means, and also asks the question of just who is benefitting from the research, the researcher or the participant? And who *should* benefit? The findings of this research highlight that embarking on this type of social enquiry is something which should be taken with the utmost care. It should also be taken, the researcher believes, with the explicit aim to provide help to those that are involved as participants, as well as doing everything possible to reduce their feelings of being exploited. A suggestion here would be to include specific research methodological training on the power relations of the researcher/participant relationship. While all Ph.D. students are required to complete ethics forms and take a course on the subject, in reality the true importance of the subject is rarely recognised and this needs to change. Ph.D. researchers and their universities need to be able to be held more accountable, and reprimanded to prevent further bad practice in cases where it is evident the research participants have not been treated appropriately. Only when participants feel like they have equal power to the researcher in the relationship can the truly helpful work begin to be done. Until that point, however well-intentioned, conducting social research of this nature risks the possibility of becoming another form of exploitation.

To knowledge

The other main contribution of the research is to knowledge, as the research examines the Right to the City paradigm in terms of urban development in Dar es Salaam and how key a component it is for 'good' urban development governance. Although an extensive literature already exists on urban development in Tanzania, this research brings a new focus by examining the urban development process through the lens of asset vulnerability, displacement and the Right to the City. In addition, this thesis acts as a well-structured source of reference on urban refugee issues in Tanzania which to date has been limited.

A key contribution of this research is providing qualitative in-depth analysis of the vulnerability of two groups which are currently increasing across the developing world – urban refugees and the urban poor. The thesis also provides in-depth analysis of the urban development institutional structures and decision-making process in Dar es Salaam in relation to the Right to the City. While urban development in Tanzania has been the subject of numerous studies, none have approached the topic from this angle, or examined urban development in relation to displaced populations. The thesis therefore provides a contextually-related (rather than purely theoretically based) understanding of these issues in Dar es Salaam.

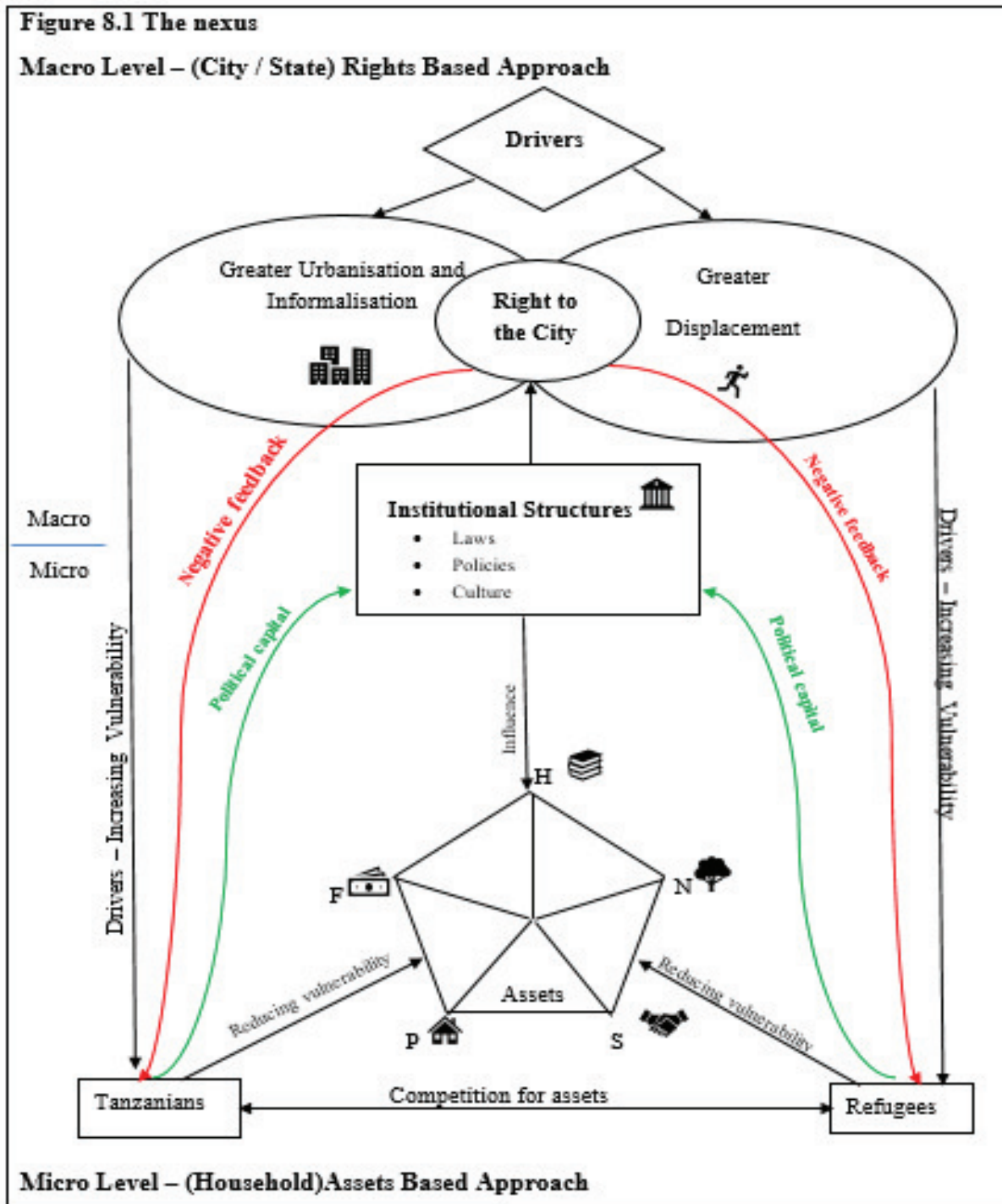
This thesis builds on the work of other authors, as a general understanding of asset vulnerability has been analysed by Lampis (2009) while the concept of the Right to the City has been considered in detail by Kim (2014) in her Ph.D. research on Manilla. It also contributes to the growing body of work on urban refugee populations in sub-Saharan Africa, building the knowledge base from the works of Ph.D. researchers such as Lyytinen (2013) on institutions and protections of urban refugees in Kampala, Uganda, in addition to the extensive body of research conducted on the topic to date by Pantaulino et. al, Zetter and Crisp as indicated in the research references.

8.4 Reflections on displacement, asset vulnerability and their relationship to the Right to the City

The discussions on the Right to the City, one of the central concepts of the thesis are based on Marcuse's interpretation of Lefebvre's thesis. The development of the nexus between this Right to the City, asset vulnerability and displacement (Figure 8.1) were furthered by Marcuse's reading of Lefebvre which helps to break down the radical nature of the concept by forming three questions which needed to be answered – *whose right, what right and what city* (Marcuse 2009). These questions were addressed in Chapter 2 of the thesis and the issues raised by them are returned to here in discussion of the nexus considered throughout the research.

This nexus outlined in Figure 8.1 which has been developed as a result of the research findings, acts as a starting point to begin to bridge the theoretical / practical divide which often exists in urban studies - the interaction of the theoretical Right to the City and the more concrete asset vulnerability framework within the context of a space where urban vulnerable populations reside – in this case the urban poor and refugees. As noted by Boniburini – “material practise needs imaginaries to envisage comprehensive and complex counter-hegemonic projects, and

imaginaries need the experience gained by material practices if eventually they want to materialise these” (2013, p. 27). What Boniburuni is stating is that, simply put, theory and practice cannot exist without each other, and so by combining both as this thesis attempts to do, a complex picture emerges (Figure 8.1) of the forces at work in the urban landscape.



KEY

H = Human Capital	S = Social Capital
N = Natural Capital	P = Physical Capital
F = Financial Capital	

Source: The author

Several key points have emerged from this research which have contributed to the final figure (Figure 8.1) for the nexus between asset vulnerability, the Right to the City and displacement. The first is that some of the main drivers of vulnerability are urbanisation, informalisation and displacement for both groups. The research has also highlighted how this vulnerability exists at both the macro (city/state) level, and the micro (household level) for both groups, as highlighted in the diagram. This vulnerability at household level is then increased by the interactions between groups competing for assets – in the case of this thesis the Tanzanian urban poor and refugees. As both groups attempt to reduce their asset vulnerability, their efforts can be influenced from institutions which exist at both the macro and micro levels – from the actions of their local tenth house leader, right up to ministerial level. Laws, policies, programmes and the prevailing culture of institutions in Dar es Salaam and wider Tanzania can have a significant effect on these attempts by groups at the micro level to lessen their day to day vulnerability; the research confirms this through examples such as the difficulties in continuing education for children of poor groups, or exploitative nature of the police force in Dar es Salaam in the case of refugees.

The research findings have also indicated that another key ingredient in reducing asset vulnerability for both groups is political capital. It is here where the nexus begins to link the theoretical foundations of the Right to the City with the practical applications of the asset vulnerability framework. Through the accumulation of political capital, vulnerable groups could be in a stronger position to influence the institutions which have such a significant effect on their day to day lives. Currently however, in Dar es Salaam both the Tanzanian urban poor and refugee populations have low levels of political capital – although they recognise at the household level institutions are failing them, by not providing adequate water or sanitation for example, they have no power to gain more knowledge on why this is occurring, or affect real change. This can be seen from the research findings on the organisational management of many of Dar es Salaam's municipal bodies, who answer only to their own narrow mandates, and

seem impervious to any outside pressure (where it exists at all) to improve. This is a very important finding because it highlights that what is missing from these organisations is an overarching vision for how Dar es Salaam, 'The City' should develop; the finding conceptualises clearly how Lefebvre's visionary idea of people's Right to the City is in fact a necessary concept which must exist in the minds of urban inhabitants before any practical form of it can be produced in reality. While it is easy to identify the concrete examples of why Tanzanians and refugees do not have access to the Right to the City, such as lack of infrastructure or secure employment, it is much more complex to identify that it is in fact a lack of vision which has precipitated these practical problems accumulating.

The development of this nexus of asset vulnerability, displacement and the Right to the City has therefore been extremely useful in bringing to light this key point – that at the macro level, a clear vision and solid theory is in fact vital for a city to function effectively, and this vision of the Right to the City will provide a positive or negative feedback mechanism to the micro level, depending on the aspirations of those in charge of powerful institutions. This feedback can work both ways – as it already does in effectively run cities where inhabitants can pressure urban institutions to make changes they deem necessary. However, this can only occur when inhabitants have sufficient amounts of political capital.

From the research findings, it has emerged that the idea of a well-functioning Dar es Salaam exists as a chimera in the minds of many of its inhabitants, both the vulnerable populations and those in power in the city's institutions. The litany of problems appears overwhelming; however, this is why the idea of the Right to the City is so important. While the Right to the City in its purest Lefebvrian form may appear utopian, it is extremely useful as a goal to continually strive for, an idea which all inhabitants of Dar es Salaam can support and feel invested in – a more inclusive, safer, healthier, more prosperous Dar es Salaam, 'my Dar es Salaam', whatever that means for each individual. Once this vision has been outlined, the practical steps which need to be taken will be much easier to enact at an institutional level, as all inhabitants are clear that whatever the mandate of their individual organisations, they are cognisant that they are working towards the bigger picture of a better Dar es Salaam for all. These institutions can then begin to develop policies collaboratively that reduce asset vulnerability at the household level, combining the practical and theoretical visions of the Right to the City.

Opportunities for this process to begin to occur already exist in Dar es Salaam – the recent masterplan for the city is an example of this. Other examples are the many programmes implemented such as the 20,000 plots initiative which take place without any real dialogue with urban groups. Until the vision of Dar es Salaam discussed above is developed however, these opportunities for creating a tangible Right to the City will continue to go unclaimed.

These findings highlight that this symbiosis between theory and practice in the field of urban studies needs to be acknowledged and discussed more frequently both in academic discourse and in policy development as urban centres continue to grapple with challenges of climate change, growing populations, pollution, displacement and many more issues. The nexus outlined in Figure 8.1 acts as a contribution to this discourse and can be built upon further by others who conduct research into asset vulnerability, the Right to the City and displacement going forward, with recommendations for future research suggested in Section 8.7.

8.5 Summary of research recommendations for changes to policy

Based on the analysis conducted in the previous chapters, the author proposes several key policy recommendations which have emerged during the production of the thesis:

8.5.1 For the Ministry of Home Affairs Refugee Services Department:

A key policy change which would be beneficial is to take measures towards granting freedom of movement to asylum seekers and refugees, ending forced encampment. In addition, enacting an urban refugee policy that enables the government to register and regulate the urban refugee population and that allows refugees to provide for themselves and contribute to the economy as well as to Tanzanian society is needed. In conjunction with this, urgent measures need to be taken to allow refugee children full access to education throughout the country without requirement for the provision of extensive documentation which they may not have due to their displacement. In order to help reduce vulnerability further, education provision to Tanzanians on the plight of refugees in urban areas and the development of cross cultural community groups at the local level to encourage integration would also be helpful.

The establishment of an organisation which provides training but also seeks out the skills of refugees for jobs available in urban areas is another action which the RSD could take to help improve the lives of refugees. This should also include transferring of any qualifications they may have to Tanzanian equivalents where possible. It would also be useful to write into law

the provision of amnesty for any refugees currently residing in urban areas illegally who have been blackmailed, to come forward and make known to the authorities their situation without fear of repercussions. To complement this, the MHA could ensure the National Identification Authority provides uniform identity cards to all asylum seekers and refugees which include the person's immigration status and photo. This is to reduce the potential for bribery. Finally, improving access to work permits for refugees and asylum seekers, exempting them from the requirements of employer sponsorship and other conditions that they are unable to satisfy because of their displacement would also assist in reducing their vulnerability in Dar es Salaam.

8.5.2 For the United Nations High Commissioner for Refugees (UNHCR)

A key policy change which UNHCR could make is to ensure that urban refugee populations in Tanzania are mapped and monitored through its participatory assessment guidelines to better assess their needs, include them in program objectives, and represent them in budget allocations. In addition to this, the organisation could establish mechanisms for community outreach in collaboration with civil society and humanitarian assistance organizations to build trust and create awareness of UNHCR's role and activities with urban refugees. Furthermore, UNHCR could participate in, and actively collaborate on, a comprehensive needs assessment for urban refugees, in collaboration with international agencies and government stakeholders. It would also be important to continue to preserve and seek to expand the protection space available to urban refugees in Tanzania, and to civil society, humanitarian organizations and individuals providing these refugees with access to solutions and assistance. Finally, the development of a much stronger advocacy role in pursuing the Government of Tanzania for reform of the current refugee policies is a key area of reform for the agency as to date their advocacy role has been weak in Dar es Salaam, and Tanzania as a whole.

8.5.3 For the Ministry of Lands, Housing and Human Settlements Development

There are several policy areas which the MLHSD could alter in light of the research results, one of which could be to reconsider the formalisation programmes for providing housing provision. In addition, the Ministry could develop a policy of regional urban development, moving the focus away from Dar es Salaam as the primary city, and towards Dodoma where the government ministries are to be moved to by 2020, in addition to other areas such as Arusha. The enforcement of the outer city limits of Dar es Salaam to prevent further peri-urban development and encroachment into the countryside would also very beneficial to urban development. So too would allowing refugees to purchase property. Another step which could

be taken by the Ministry is to develop a coordination body with the mandated task and legal responsibility of getting various government bodies such as DAWASCO and TANESCO to coordinate effectively on projects. In an effort to reduce vulnerability of both groups, the Ministry could also look into subsidising basic foodstuffs such as rice and vegetables to reduce food prices. Finally, the development of a comprehensive flood management system for the whole of Dar es Salaam, strictly enforcing planning laws in areas prone to flooding to prevent any new construction of buildings is key to reducing climate change vulnerability for the city in the coming years.

8.5.4 For the Ministry of Finance

The Ministry of Finance has the opportunity to play a vital role in improving the functioning of the MFIs in Tanzania by passing the Microfinance Law. The apathy towards this over many years has prevented MFIs in Tanzania from growing to their full potential, and consequently this has led to restrictions on the number of customers MFIs can take on, in addition to limiting large loans. Passing this law is relatively straightforward as TAMI have already drafted a document and this one change could have a significant positive impact on those urban poor who want to take out loans; in many cases it could reduce their asset vulnerability, such as through housing improvement or investing in small businesses.

8.6 Research limitations

The process of collecting primary data was limited by a number of challenges. These have been detailed in the methodology in Chapter 3 and are summarised here as a reminder to the reader. The location of the interviews created some difficulties in terms of drawing unwanted attention to both the interviewees and the author. As the interviewees lived in slum areas of the city, entering the areas as a Western female was inevitably noticed by the residents of the settlement. This created potential danger for the interviewees and in addition the inevitable colonialist insinuations which are made by the nature of being a white foreigner in sub-Saharan Africa ensued which in turn led to unrealistic financial expectations from both the interviewee participants and the wider slum communities about the remuneration they would receive for the interviews. Issues of fixing a time schedule for the interviews was also problematic for several reasons: firstly, heavy rain occurred frequently during the fieldtrips which caused traffic chaos. Dar es Salaam has an especially serious flooding problem, and heavy rains often cause traffic to come to a virtual standstill for hours on end. As the case study settlements were in

two instances far from the researcher's base, during flooding this often cause major delays in the original timetable and resulted in interviews having to be rescheduled. In the case of interviews with professional staff, in a small number of cases they were very late or failed to show up for the original interview time and so these too had to be rescheduled, which added time to the original allotted weeks for the data collection phase.

Other difficulties included the building of rapport with interviewees, reciprocity, confidentiality and the use of local translators. All of these issues are also examined in detail in Chapter 3 in considerable detail, with confidentiality in particular being important for protecting the identities of refugees who were risking detainment by the authorities if they were found to be refugees.

8.7 An agenda for future research

Theoretical research

The theoretical concepts and framework defined in this research have great potential for further development. The concepts of 'asset vulnerability', 'the Right to the City' and 'displacement' are continuously evolving and open to both critique and further refinement. Therefore, there is a need to re-examine these and how they are linked together. Furthermore, the accepted methods which can be used to analyse these concepts are open to change. In addition, urban development requires further examination in relation to the concept of displacement, as at the moment it is a nascent subject area which given the current trends for both urbanisation and displacement, is likely to expand significantly as a topic in the coming years. The development of these concepts and the institutional analysis framework has the potential to contribute to a context-based approach rather than the application of merely theoretical approaches to urban development planning. This requires further research that critically examines the enabling policies of organisations such as UNHCR both theoretically and empirically.

Empirical research

Within the Tanzanian context, the conclusions arrived at in this thesis are valid. However, further empirical research is required in order to achieve more reliable results for extra verification. In this instance, more case studies could be examined to determine if refugee and Tanzanian residents of other urban areas in Tanzania face the same urban development challenges, in order to build a more comprehensive base of data. In addition, a large scale

quantitative survey in Dar es Salaam would be very useful to develop a clear picture of the scale of the urban refugee population in the city. Furthermore, other complementary areas for analysis should be examined to assist the understanding of the nexus between urban development and displacement more generally: for example, the role of the private sector business in partnerships with refugees.

Although outside the scope of this research topic, there are ample opportunities available for the private sector to avail of the valuable resource that is the urban refugee population. Urban refugees are eager and willing to work, often well-educated and with experience of running businesses in their countries of origin. They are both a growing market and a great opportunity to gain useful employees or develop fruitful business partnerships. The private sector may also be very valuable in providing urban refugee groups with some of the assets which are unavailable currently through the public sector, and so fill a need. Education for example is one sector where potentially collaborating with the private sector could be very beneficial to urban refugee groups; they would be able to have more control over the standard of teaching and the content (for example if they wanted to provide continuity in the syllabus for the displaced children) and could also reduce problems with registration. Just as importantly, however, such an endeavour would also contribute to the local economy – providing employment to teachers and capital into the local through school fees.

Education is just one example but many more opportunities exist for private sector partnerships which could potentially be beneficial to all parties involved. While by no means a panacea for the issues facing both refugees and the Tanzanian urban poor, they are an example of how challenging situations can be developed into opportunities if the right approach is adopted. This does not remove responsibility from the government for providing access to basic services for urban residents, nor does it absolve them of responsibility when they enact poorly thought out policies. It does however provide a glimmer of hope for the future, that amidst the turbulent times of great numbers of refugees, growing levels of inequality and the continued growth of urbanisation, people will still find a way to make the best of their situation, whatever that may be, and claim their Right the City.

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